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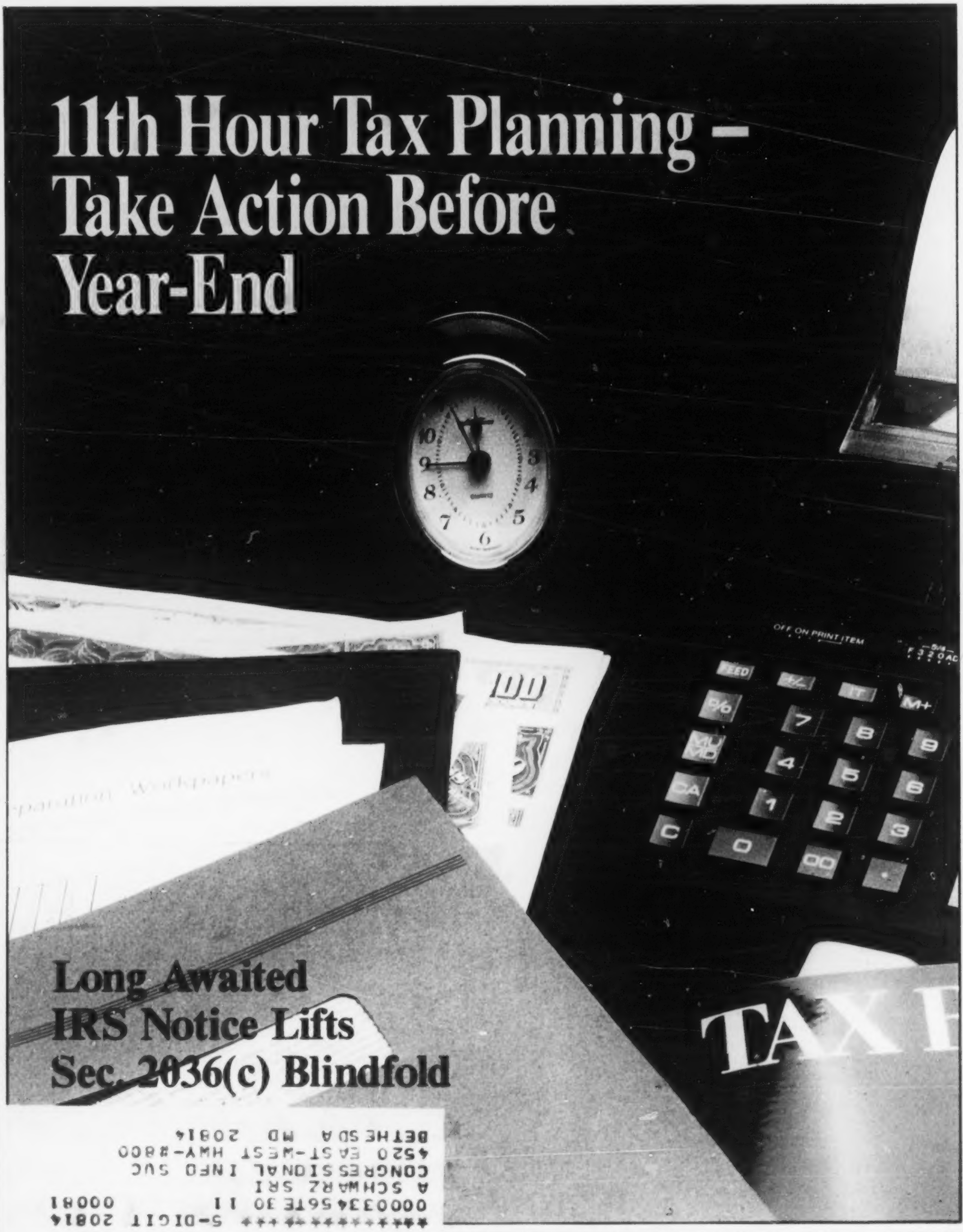
NOVEMBER 1989

11th Hour Tax Planning – Take Action Before Year-End



Long Awaited IRS Notice Lifts Sec. 2036(c) Blindfold

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TRUSTS & ESTATES®

Volume 128, No. 11 | Estate Planning and Administration Since 1904 | NOVEMBER 1989

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Time is running out. The end of the year is fast approaching. Start wrapping up your estate planning loose ends. Cover photo courtesy of Jos Palmieri, Augusta, N.J.

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Commentary

Last Minute Reminders At Yearend

By the time you receive this issue of TRUSTS & ESTATES precious little time will be left to tie up loose estate planning ends before the end of the year. So, this month, we are issuing some reminders for practioners who want to take care of important planning techniques before the clock strikes midnight on December 31st.

January 1, 1990 is the deadline for establishing a Gallo Trust. So, now is the time to act on this technique, which is used to protect transfers to a trust from the generation-skipping transfer tax. In his article, Sam Radin, president of the National Madison Group in New York, tells us how.

Now also is the time to make any changes to existing douments for taxpayers affected by Secs. 2056(d) and 2056(A) since these Code sections disallow an estate tax marital deduction unless the decedent's surviving spouse is a U.S. citizen or the property passes into a qualified domestic trust. William Diss of Ernst & Young in New York takes us through the nuts and bolts of QDTs.

Also this month, the much-anticipated clarification from the IRS on Sec. 2036(c) has been issued and, in a two-part article starting this month, Roy Adams, David Herpe and Harmon Brown of Schiff Hardin & Waite in Chicago analyze the Notice and discuss which questions have been answered and which have not.

While we are able to cover only three areas of estate planning in this month's issue, there are, without question, many more problems that are perplexing practitioners today. That is why we would like to take this opportunity to invite you to attend the TRUSTS & ESTATES 1st Annual Conference on Estate Planning, February 7,8, and 9 in San Francisco where some of the most knowledgeable people in the estate planning and administration field will offer in-depth analyses of the laws and regulations governing your day-to-day practice. Plan now to attend this very important event. For further information see the brochure included in this month's issue.

Part 2

Looking Deeper Into The New IRS Data Base

The Great Depression and World War I are just two of the events that have had an impact on wealthy decedents and their portfolios

By **JANET G. McCUBBIN**
and
JEFFREY P. ROSENFELD
Internal Revenue Service
Washington, D.C.

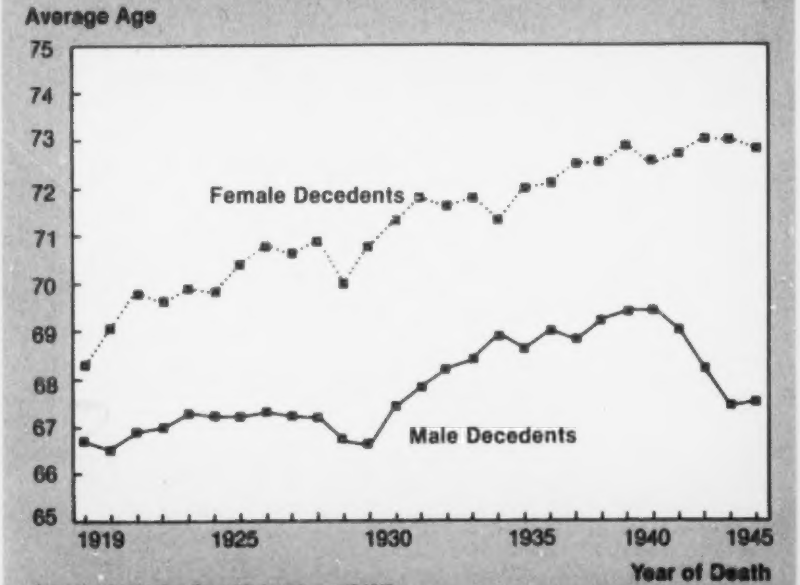
This is the second in a series of articles describing an Internal Revenue Service data base of interest to estate planners. This IRS data base now contains information from nearly 500,000 estate tax returns filed for individuals who died between 1916 and 1950. It already includes data from virtually all returns filed between 1916 (the inception of the estate tax) and 1945, the period reviewed in this article. IRS eventually will code information from every estate tax return, making this perhaps the most comprehensive computerized archive of data on intergenerational transfers ever compiled.[1]

The data collected for this project, which IRS calls the Intergenerational Wealth Study, generally includes the demographic information present on the estate tax return, such as the decedent's name, age, sex and marital status. Financial data collected includes information on the size of the gross estate, the indebtedness of the decedent, the estate tax due and, from a sample of returns, the types and dollar value of assets in the estate. The data base also contains information on the distribution of each estate, including the amount of charitable bequests, an indication of whether or not the decedent was testate and each beneficiary's name, sex and relationship to the decedent. The identifying information on decedents and beneficiaries will permit the linkage of family members and allow researchers to study the ways in which wealth is transferred from generation to generation.

The previous article, "Introducing an IRS Data Base for Estate Tax Research" (TRUSTS AND ESTATES, March 1989, pp. 62-66), described the scope of the Intergenerational Wealth Study and included a preliminary analysis of data for the years 1916-31. The data for that period showed the impact that social and demographic change can have on estate planning. The First World War and the beginning of the Great Depression, for example, are two events reflected in the estate tax data from that period. In this article the analysis is extended through 1945; the five main findings include:

- The Great Depression altered the distribution of wealth and marked a turning point in U.S. economic history.
- The sharp drop in the number of mil-

FIGURE 1
Average Age of Wealthholders by Sex, 1919-1945



Age was not present on the estate tax return until 1919.
Marital status was not present on the estate tax return until December 1924.

lionaire decedents occurring between 1929 and 1931 continued through 1932, after which the number of millionaires generally increased. A continually increasing percentage of millionaire decedents were women.

- The average gross estate of these decedents generally did not increase, and in 1945 actually was less than the average gross estate of millionaire decedents in 1932. Stock remained the predominant asset in millionaire portfolios, totaling 50.5 percent of the total gross estate from 1931-45. The percentage of assets held as real estate continued to decline, falling to only 6.1 percent by 1945. Life insurance became a more important part of the total gross estate.
- The average age of all wealthy decedents continued to rise, particularly for women, and an ever increasing percentage of these wealthy decedents were women.
- Decedents left nearly $4 billion in charitable bequests from 1916-45, and more than 40 percent of charitable donors were women. This analysis and the data collection for the Intergenerational Wealth Study is far from complete, but the data base already reveals insights about wealthy decedents, their portfolios and their estate plans.

The number of estate tax returns filed annually increased in most years. Notable exceptions to that trend include 1926 and 1942, when the filing requirement was raised, and 1929-31 the early years of the Great Depression. Table 1 shows how the number of wealthy decedents grew during the first 30 years of the estate tax and reveals that women constituted a growing segment of the wealthholding population. The portion of total gross estate held by women increased even more, rising from 21 percent for 1916-20 to 32.5 percent by 1941-45.

As might be expected, decedents who were wealthy enough to be subject to the estate tax had lived longer, on average, than decedents in the U.S. population at large. Table 2 shows the mean age at death of wealth-holders in 1920, 1930 and 1940. At all three points in time these wealthy decedents had lived longer than people in the overall U.S. population, which was true for both men and women, although Figure 1 reveals that wealthy women lived longer than wealthy men. The average age at death of wealth-holders increased from 1916 to 1945, especially for women. Men actually experienced a dip in average age from 1941-44 (probably due to casualties of World War II) so that by 1945, women lived an average of 5.4 years longer than men.

The average total gross estate of female decedents generally was lower than that of males (see Figure 2). This discrepancy was greatest when average total gross estate was at its peak, just before the Great Depression. The difference between the filing requirement and average gross estate also was greatest during 1929, when the estate tax filing requirement was at a high of $100,000

FIGURE 2

Federal Estate Tax Filing Requirement and Average Total Gross Estate of Wealthholders by Sex, 1916-1945

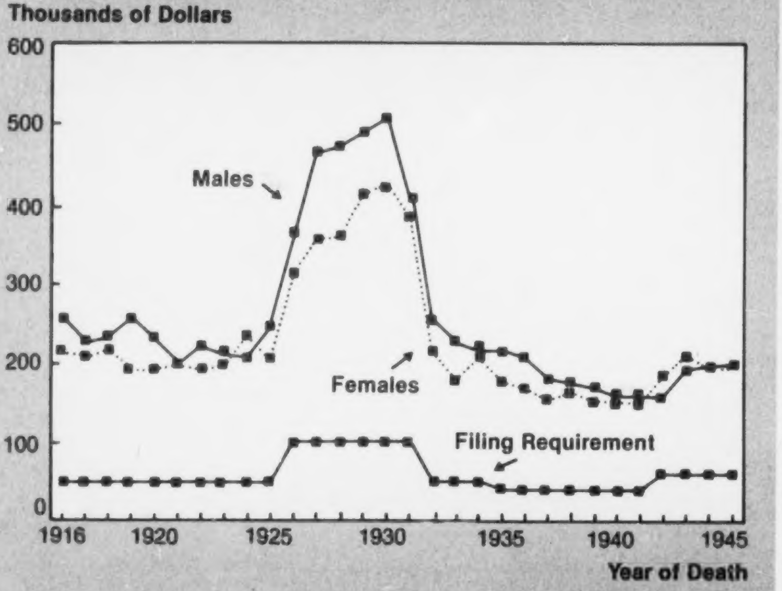


TABLE 1

Number of Decedents by Sex, 1916-1945

Years of Death	Number	Percent of Decedents*	
		Male	Female
1916-1920	44,050	73.5	23.8
1921-1925	64,063	72.6	26.5
1926-1930	42,073	71.8	28.1
1931-1935	49,397	67.8	32.0
1936-1940	82,145	65.2	34.8
1941-1945	89,055	67.0	32.9

**The gender of a small percenige of decedents, 0.5 percent overall, is unknown.*

TABLE 2

Average Age of Wealthholding Decedents Compared to the Average Age of Decedents in the Overall U.S. Population

Year of Death	Wealthholders		U.S. Population*	
	Men	Women	Men	Women
1920	66.5	69.1	53.6	54.6
1930	66.6	70.8	58.1	61.6
1940	69.4	72.9	60.8	65.2

**Source: U.S. National Center for Health Statistics, U.S. Life Tables and Actuarial Tables, 1920-1940.*

TABLE 3

Number and Average Total Gross Estate (TGE) of All Wealthholders with Total Gross Estates of $100,000 or more

Years of Death	All Decedents: Number	All Decedents: Average TGE	Decedents with $100,000 or More: Number	Decedents with $100,000 or More: Average TGE
1916-1920	44,050	$227,047	20,980	$401,281
1921-1925	64,063	212,169	30,662	369,530
1926-1930	42,073	431,838	38,584	464,331
1931-1935	49,397	240,652	27,881	375,002
1936-1940	82,145	169,741	30,103	360,100
1941-1945	89,055	179,449	40,504	314,566

TABLE 4

The Number and Average Total Gross Estate (TGE) of Millionaire Decedents, 1916-1945

Years of Death	Number	Percent of All Decedents	Average TGE
1916-1920	1,201	2.7	$3,052,243
1921-1925	1,692	2.6	2,497,380
1926-1930	2,953	7.0	2,886,913
1931-1935	1,564	3.2	2,527,599
1936-1940	1,575	1.9	2,568,322
1941-1945	1,668	1.9	2,313,454

TABLE 5

Millionaire Decedents by Sex, 1916-1945

Years of Death	Percent of Millionaires*: Male	Percent of Millionaires*: Female
1916-1920	79.6	18.7
1921-1925	75.1	24.3
1926-1930	76.7	23.3
1931-1935	73.9	26.0
1936-1940	69.2	30.8
1941-1945	66.3	33.7

**Total may be less than 100 percent as gender is unknown for a small number of decedents.*

TABLE 6

Selected Assets as a Percentage of Total Gross Estate of Millionaire Decedents, 1916-1945

Selected Assets	Years of Death: 1916-20	1921-25	1925-30	1931-35	1936-40	1941-45
Corporate Stock	49.9	46.6	59.5	46.2	51.4	51.8
Real Estate	13.7	13.6	10.2	9.4	6.1	6.1
Life Insurance	0.6	0.8	1.2	1.9	1.3	2.1

and the average total gross estate was $465,740. The gap was smallest in 1941 when the filing requirement was at a low of $40,000 and the average total gross estate was at a low of $153,667.

The first article in this series focused on 1916-31, bringing us to the beginning of the Great Depression, an economic disaster that did not end until World War II. During the throes of the Depression, the value of all market securities dropped by more than 80 percent, net national product decreased by half, and, despite President Herbert Hoover's efforts to enlist the cooperation of private businesses, investment plummeted.[2] Table 3 shows that the average value of total gross estate (TGE) of decedents with $100,000 or more dropped by more than 19 percent between the 1926-30 and 1931-35 periods. (Only decedents with $100,000 or more are compared to account for differences in the estate tax filing requirement.[3]

Hoover's successor, Franklin Delano Roosevelt, combatted the economic crisis with government financing for troubled businesses, work relief, banking reform, agricultural price reform and other programs. Net national product did increase by 12 percent annually from 1933 to 1937; but in 1937, more than 14 percent of the civilian labor force still was unemployed.[4] It had become apparent that the United States could not expect to enjoy unbounded economic growth, and long-term investment languished, due largely to a persistent lack of confidence on the part of the business community. The decline in the average value of total gross estate evidenced in Table 3 continued through 1942.

World War II, accompanied by spiraling U.S. military expenditures and an increased demand for American agricultural and manufacturing products, finally brought an end to the Depression. The number of decedents with $100,000 or more in 1941-45 increased by nearly 35 percent over the previous five years. Yet the average gross estate for these decedents did not increase, and by 1941-45, the distribution of total gross estate among these decedents looks quite different than it did during 1926-30. From 1926 to 1930, 30.7 percent of these decedents owned between $100,000 and $150,000 in total gross estate, and 18.2 percent had estates worth $500,000 or more. By the years 1941-45, 41.1 percent had estates worth between $100,000 and $150,000, and only 11.6 percent had $500,000 or more.

Very wealthy decedents experienced a

decline in the average value of their estates similar to that in the overall decedent population. Even more striking is the sharp decline in the number of very wealthy decedents at the onset of the Depression (see Table 4). In 1929, more than 6 percent of all wealth-holding decedents had estates worth $1 million or more. By 1938, less than 2 percent of all decedents and just 5.3 percent of decedents with $100,000 or more were millionaires. Despite fluctuations in the number of male and female millionaires, the percentage of female millionaires increased steadily. Table 5 shows that women went from 18.7 to 33.7 percent of all millionaires. In 1945, 2.3 percent of female decedents were millionaires, but only 2.0 percent of male decedents were that wealthy.

The asset composition of the portfolios of millionaires also changed between 1916 and 1945. Some of these changes are apparent in Table 6, which shows the percentage of total gross estate comprised of corporate stock, real estate and life insurance. Corporate stock always is an important asset, although its value declined at the onset of the Depression. Real estate, however, dropped from 13.7 percent to only 6.1 percent of millionaires' gross assets.

The percentage of total gross estate consisting of life insurance generally increased from 1916 to 1945. The actual value of life insurance prior to 1943 is slightly understated due to the exemption of up to $40,000 of insurance on the life of the decedent, payable to a beneficiary other than the estate or executor. (This exemption was eliminated in October 1942.) Yet even after accounting for this inconsistency in the tax law, life insurance as a percentage of gross estate was higher during 1941-45 than in previous years.

The data suggests that nearly all wealth-holders worked with estate planning professionals by the end of this period. The number of intestate decedents declined from about 27 percent in 1920 to about 16 percent by 1945. Table 7 reveals that a greater percentage of women were testate than men, even though men generally were wealthier. Perhaps because women generally live longer than men, they have more time to make estate plans. Because women are more often testate, and because they constituted an increasing percentage of decedents over this period, they acoounted for nearly a third of all testate decedents by 1945.

> *Despite fluctuations in the number of male and female millionaires, the percentage of female millionaires increased steadily.*

The number of decedents who donated a portion of their estate to charity increased over the period, from 3,429 wealth-holders who died during 1916-20 to 14,884 who died from 1941-45. As shown in Figure 3, however, the percentage of decedents making charitable bequests peaked during 1926-30, at just under 22 percent. "It is more blessed to give than to receive," goes the old saying; but the percentage of decedents making charitable bequests slid from 21.8 to 19.1 percent during the next 5 years and it fell again, to 17.6 percent for 1936-40.

From 1916 through 1945, more than 61,000 wealth-holders bequeathed a total of nearly $4 billion to charities. Variations in the size of average bequests, which ranged from a high of more than $205,000 in 1919 to less than $41,000 in 1940, generally followed fluctuations in average total gross estate

TABLE 7

Percentage of Decedents Who Were Testate by Sex, 1920-1925

Years of Death	Percent Testate Male	Female
1920*	70.9	76.8
1921-1925	76.4	79.8
1926-1930	84.5	85.3
1931-1935	85.3	85.9
1936-1940	83.3	85.4
1941-1945	82.9	86.4

*An indication of whether or not the decedent was testate did not appear on the Federal estate tax return until August 1919.

FIGURE 3

Percentage of Decedents Who Made Charitable Bequests by Sex, 1916-1945

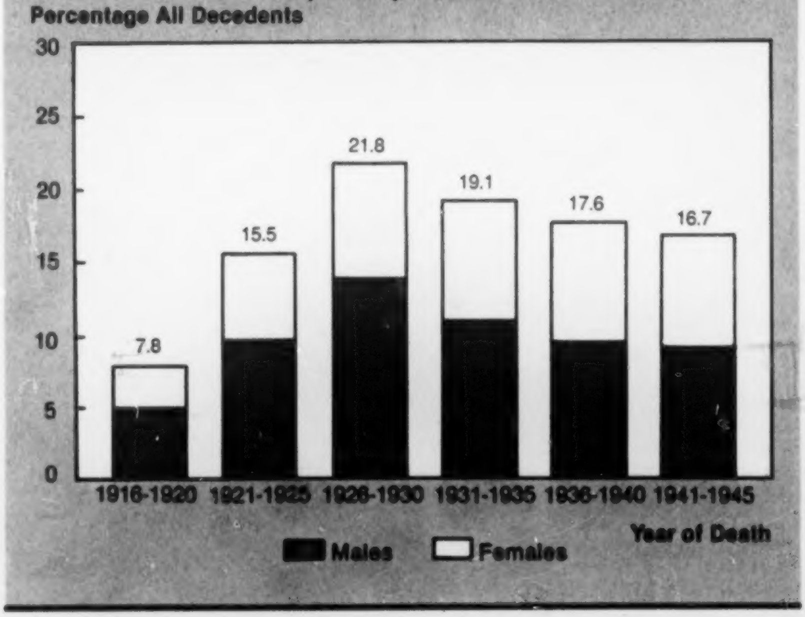
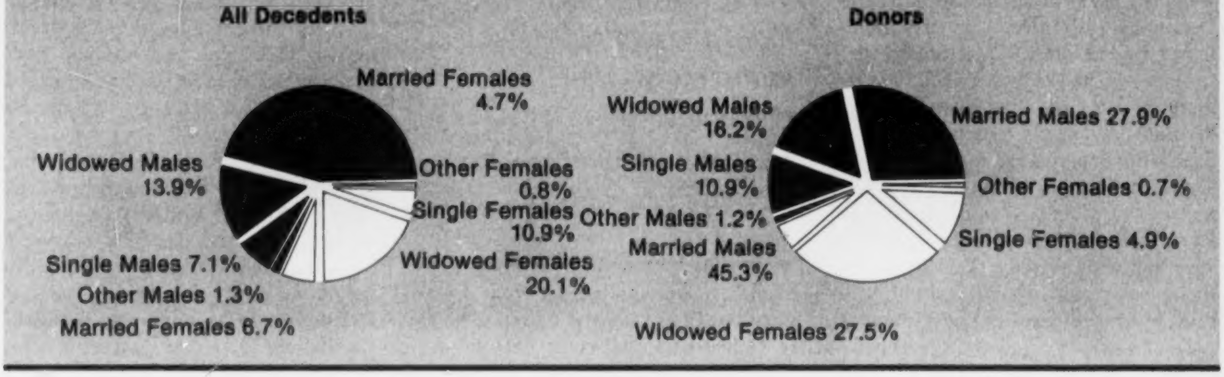


FIGURE 4

Sex and Marital Status of All Decedents and of Charitable Donors, 1925*-1945



and the estate tax filing requirement. Table 8 shows the number of donors, total bequests, the average size of bequests and average total gross estate of charitable donors for 1916 through 1945. It also provides data on the amount of charitable contributions deducted from individual income tax returns. Beginning in 1917, charitable contributions of up to 15 percent of net income (before taking charitable and medical deductions) and of up to 15 percent of adjusted gross income (for 1944 and 1945) were deductible. Like charitable bequests, charitable deductions from income peaked during 1926-30 and fell during 1931-35; charitable deductions, however, increased after that. The huge increase beginning around 1940 is due in large part to a decrease in the Federal income tax filing requirement, which dropped from $5,000 in gross income for 1921-32 to $500 in gross income by 1944 (evidence of the federal government's larger role in the U.S. economy).

Perhaps the most striking characteristic of the decedents who donated to charities is that nearly 43 percent of them were women, although women comprised only 30 percent of all decedents during this period. From 1916 to 1945, 23 percent of women, but less than 14 percent of men left bequests to charity. This may be because women, who generally outlive their husbands, do not need to provide for a surviving spouse, and so have the freedom to make charitable bequests. Another possibility is that this pattern of charitable giving reflects wealthy women's socioeconomic role at this time. Women did not have many opportunities to pursue careers in business and often directed their interests towards charitable activities instead. Their estate plans might reflect this involvement. Tabulation by sex and marital status reveals that regardless of marital status, a higher percentage of women donate to charities than do men. From 1925-45 (years for which data on marital status is available), 11.2 percent of married males and 12.7 percent of married females, 21.1 percent of widowed males and 24.8 percent of widowed females, and 28.0 percent of single males and 40.5 percent of single females left bequests to charity. Figure 4 shows how some demographic characteristics of charitable donors compare to those of all decedents.

TABLE 8

Charitable Deductions from Individual Income Tax Returns and Charitable Bequests, 1916-1945.

Years	Charitable Deductions from Income	Charitable Bequests: Number of Donors	Total Bequests	Average Bequest	Average TGE of Donors
1916-1920	not available	3,429	$302,402	$88,189	$528,540
1921-1925	$2,403,719	9,915	522,710	52,719	388,183
1926-1930	2,507,771	9,176	885,817	96,536	726,777
1931-1935	1,542,473	9,402	638,316	67,892	413,065
1936-1940	2,487,392	14,437	749,279	51,900	303,341
1941-1945*	6,996,296	14,884	814,703	54,737	307,664

*Excludes charitable contributions of individuals who filed Form 1040A for 1941 to 1943 and those of individuals who used the standard deduction in 1944 and 1945.

Dollar values for charitable deductions from income and total charitable bequests are in thousands of dollars.

While women account for 43 percent of charitable donors, their bequests total to only about 37 percent of total bequests made between 1916 and 1945. Average bequests from women are smaller than those from men, probably because their total gross estates generally are smaller. The average gross estate of male donors was more than $481,000, about 50 percent higher than the average gross estate for female donors, which was less than $318,000. Table 9 shows that married and single male donors gave a slightly larger percentage of their gross estates to charity than did married and single females, while widowed female donors contributed a larger percentage of their gross estates to charity than did widowed males.

The age of the decedent also is positively correlated with the size and number of charitable gifts. For example, between 1916 and 1945, 15 percent of decedents aged 60 to 69 and 24.2 percent of decedents aged 80 and over made charitable bequests. In addition, the average size of bequests and bequests as a percentage of gross estate also increased with the age of the decedent. This finding is surprising because older donors generally did not have larger gross estates than younger donors. Like female and unmarried wealth-holders, older wealth-holders may have fewer dependents and financial obligations and therefore may be better able to make bequests to charities; they also have more time to make estate plans.

As would be expected, wealthier decedents were more likely to leave bequests to charities. For example, between 1916 and 1945, only 17.3 percent of decedents with gross estates of $100,000 to $250,000, but 31.4 percent of decedents with $500,000 to $1 million, made charitable bequests. The average size of charitable bequests also varied significantly with the size of the decedent's estate with little variation in the percentage of the total gross estate donated. Donations averaged about 13 percent of gross estate regardless of the size of the estate except for millionaire donors, who contributed 17.5 percent of their total gross estates to charity.

The fact that wealthier decedents are more likely to contribute to charities largely explains why donors as a percentage of all decedents declined after peaking at 21.8 percent in 1926-30, as Figure 3 illustrates. During those years, the estate tax filing requirement was $100,000 and average gross estate was at its highest. An examination of just decedents with $100,000 or more shows that the percentage who made charitable bequests did not decrease, except for 1941-45. From 1926-30, 22.9 percent made charitable bequests; from 1931-35, 23.5 percent made charitable bequests; from 1936-40, 24.8 percent made charitable bequests and from 1941-45, 21.9 percent made charitable bequests.

Conclusions

During the first 30 years of the federal estate tax, the number of wealthy decedents generally increased. The age at death of these wealth-holders increased too and a larger percentage of them were women.

After the Great Depression, the number of decedents with $100,000 or more resumed its upward climb, as did the total gross estate reported in each year. Average total gross estate, however, continued to fall. The distribution of wealth had changed: a larger number of people had estates worth more than $100,000, but a smaller portion of these people were extremely wealthy.

Between 1916 and 1945, 16.5 percent of all decedents made charitable bequests. Women were more likely to donate a portion of their estates to charity than men. The tendency to make charitable bequests also was correlated with marital status, age, and size of total gross estate. The percentage of all decedents who made charitable bequests increased until 1926-30 and decreased thereafter. This decrease was due primarily to a decrease in the filing requirement; the percentage of decedents with $100,000 dollars or more who made charitable bequests did not decrease until 1941-45.

The next article in this series will include further analyses of the data for 1916 to 1945. Regional variations, types of assets held by moderately wealthy decedents and estate taxes are some of the topics that will be discussed. The next installment also will describe what a sample of estate planners have to say about these data.

This research is conducted under the supervision of Dr. Fritz Scheuren, director, Statistics of Income Division.

The authors welcome questions or comments regarding this research and can be reached at the Internal Revenue Service, Statistics of Income Division, 1111 Constitution Avenue, N.W. Washington, DC 20224. The authors wish to thank the readers of TRUSTS AND ESTATES who provided comments on the first article in this series, particularly David Rosen and others who suggested that charitable bequests should be studied. ☐

FOOTNOTES

1. These data are subject to Federal disclosure regulations which guarantee that no identifying information will be made public. IRS employees are committed to safeguarding the privacy of individuals included in the data base.

2. Bruchey, Stuart, *The Wealth of the Nation*, Harper and Row New York 1988; pp. 157-163.

3. Including all dececents in a comparison of average gross estate is not valid for these years be-

(Continued on page 68)

TABLE 9

Summary of Charitable Bequests by Donor Characteristics, 1916-1945

Characteristic	Number of Donors	*Percent who were donors	*Average Bequest	*Percent of TGE Donated
All Donors	61,243	16.5%	$63,897	15.5%
****Sex and Marital Status:**				
Married Men	14,373	11.2	58,933	10.9
Widowed Men	8,291	21.1	65,279	15.8
Single Men	5,582	28.0	114,208	27.7
Married Women	2,404	12.7	38,457	9.2
Widowed Women	14,009	24.8	55,363	16.9
Single Women	5,541	40.5	65,818	26.1
Age:				
Under 60 Years	6,728	9.8	46,656	10.6
60 Under 70 Years	12,953	15.0	62,420	14.6
70 Under 80 Years	20,706	19.8	69,332	16.4
80 Years and Over	16,324	24.2	70,517	17.5
Age Unknown	4,532	10.4	40,036	15.4
Size of Total Gross Estate:				
Under $60,000	7,496	10.3	6,429	13.1
$60,000 under $100,000	13,464	12.3	10,017	12.8
$100,000 under $250,000	21,273	17.3	20,516	13.1
$250,000 under $500,000	9,249	24.2	46,624	13.3
$500,000 under $1,000,000	5,273	31.4	94,314	13.6
$1,000,000 and Over	4,486	42.1	527,233	17.5

*The percent who were donors is the number of donors with that characteristic (e.g., married men) divided by the number of decedents with that characteristic. The average bequest is the total charitable bequests of the group divided by the number of donors in the group. The percent of TGE donated is the total charitable bequests of the group divided by the aggregate total gross estate of the donors in the group, multiplied by 100.

**In addition to these decedents, there were [illegible] decedents who were separated or divorced, 10,181 decedents for whom marital status is unknown and 163 decedents for whom gender is unknown. Marital status was not present on the federal estate tax return until December 1924; age was not present until August 1918.

MCCUBBIN
(from page 57)

cause some of the fluctuations in the average gross estate are due to changes in the estate tax filing requirement. When the filing requirement is lowered, as it was in 1932 and 1935, the number of returns filed will increase and the value of the average total gross estate will decrease, *ceteris paribus*. When the filing requirement is raised, as it was in 1926 and 1942, the average total gross estate will increase. A look at the average gross estate of individuals with assets totaling $100,000 or more (the portion of the wealth distribution consistently subject to the estate tax), however, reveals fluctuations in the number and average size of estates similar to those seen for the overall wealthholder group. Thus, Table 3 reveals that not all of the variation in the number of returns and the size of estates is attributable to changes in the filing requirement. Some of these fluctuations are due to real changes in the size and distribution of wealth.

4. Bruchey, op. cit., pp. 174-175.

Janet McCubbin is an economist with the Statistics of Income Division of the Internal Revenue Service, where she studies various topics related to the distribution of personal income and wealth.

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Q & A
(from page 60)

the surviving spouse may be given a limited power of withdrawal during life, as well as a special power of appointment at death, to provide greater flexibility for the spouse and family, without disqualifying the trust as QTIP.

As a general principle, during the surviving spouse's lifetime, it would appear that the spouse cannot have a general power of appointment over any portion of a trust if that portion is to qualify for the marital deduction as QTIP. A general power of appointment includes a right of withdrawal that exceeds the "5 and 5" limitation under Sec. 2041(b)(2). If the spouse possessed such a power as of the inception of the trust, the trust arguably would not be QTIP, since it would fall under the provisions of Sec. 2056(b)(5). Also, the spouse cannot have a special power of appointment during life, since that would permit the spouse to appoint property to third parties. However, the surviving spouse may possess a limited power to withdraw property from the trust that falls within the "5 and 5" limitation (i.e., a noncumulative annual right to withdraw no more than the greater of $5,000 or 5 percent of the value of the trust property).

Similarly, at death the surviving spouse cannot possess a general power of appointment over the trust, or the trust would appear to meet the requirements of Sec. 2056(b)(5) rather than (b)(7). However, the spouse may be given a special testamentary power of appointment exercisable in favor of anyone other than the spouse, the spouse's estate, or the creditors of either.

Some planners give the surviving spouse under a QTIP trust a full power of withdrawal that becomes effective only if the spouse survives the decedent by a certain amount of time, such as 30 days. Because the spouse does not possess this power as of the decedent's death, the requirements of Sec. 2056(b)(7) are apparently met. However, granting the surviving spouse such a power would appear to prevent the decedent's executor from gaining an advantage by making a partial QTIP election. Because all of the trust property will be included in the surviving spouse's estate at death if the spouse survives the necessary amount of time, making a partial election could cause some of the trust property to be taxable in both spouse's estates.

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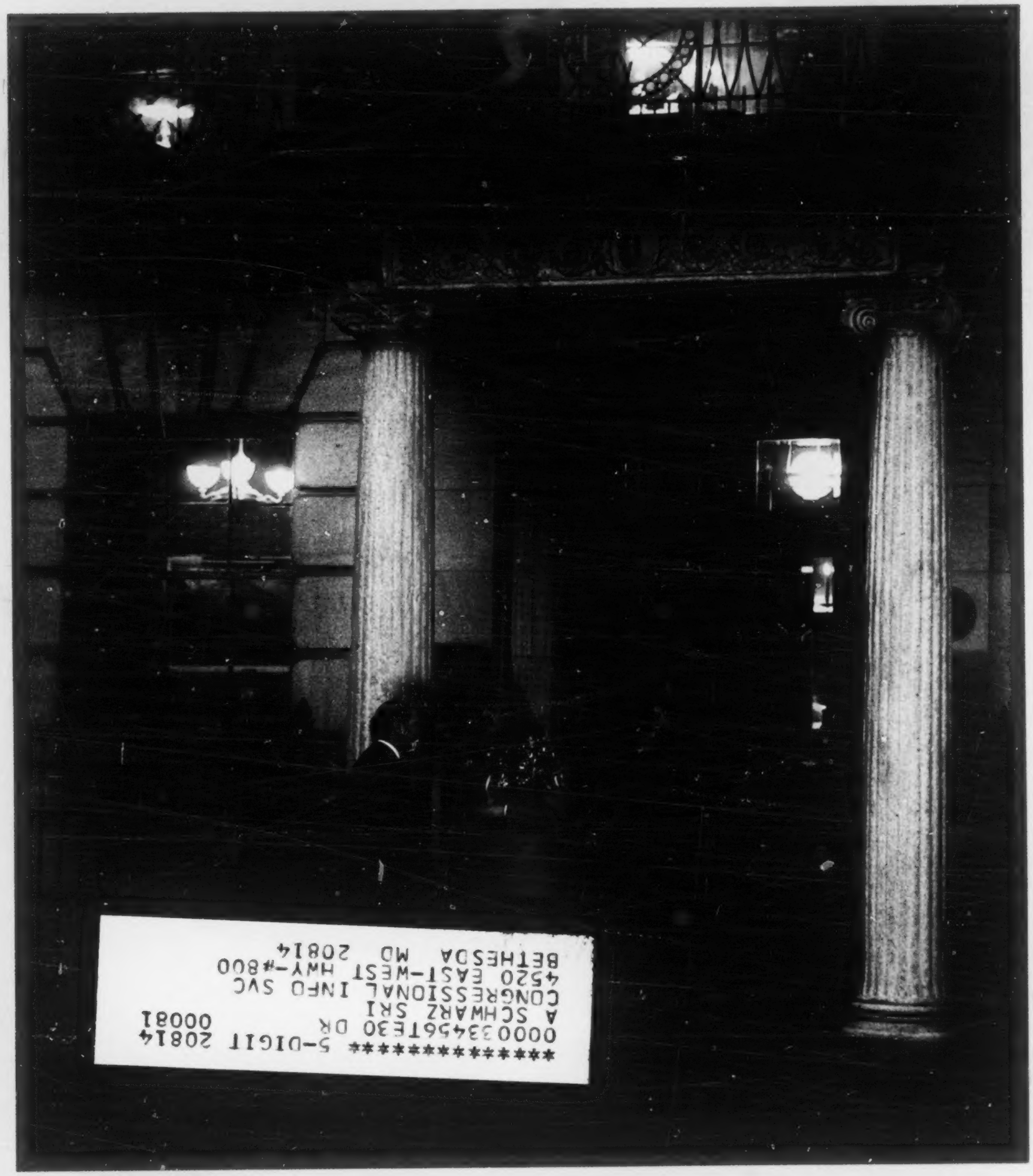

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CorpTr: Jon M. Rudolph, VP
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FIRST STATE BANK
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TrSvcs: Joan Legg, Mgr
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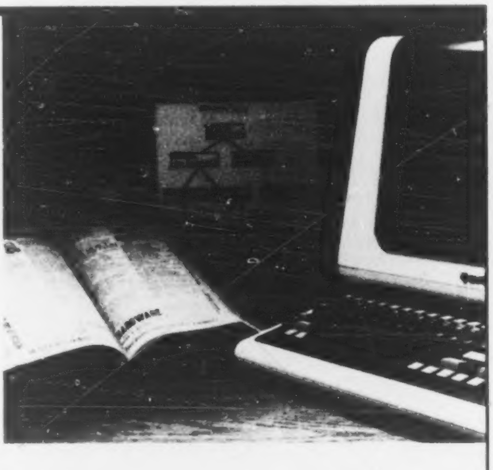

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Hd,PersTr,TrOpers,Nb: James H. Tilger, VP&TO

FIRST NATIONAL BANK OF ENGLEWOOD
333 W. Hampden 80110
303/761-1420 Tr$100 Mil
Hd,TrInv: John K. Weckbaugh, SrVP&SrTO
PersTr,Prob: Robert Jobin, VP&TO
PersTr: Louise James
CorpTr: Scott Hammer, VP&TO
EmplBen: Michelle Sullivan, TO
TrOpers: Bernecia Weart, TOpO

RESOURCES TRUST COMPANY
8051 E. Maplewood Ave. 80111
303/773-9993 Tr$280 Mil
Hd,Nb: Matthew Autterson, Pres
TrOpers,EmplBen: Lyn Hayden, VP
EmplBen: Anne Hogan
TrOpers: Pam King
TDP: Chris Scherpenseel, COO

Fort Collins

FIRST INTERSTATE BANK OF FORT COLLINS, N.A.
P.O. Box 555 80522
303/482-4861 Tr$130 Mil
Hd: Trudy Sargent, VP
PersTr: Gary Rudolph, SrTrAdm
Michael Walton, SrTrAdm
Cathy Schott, VP&AsstMgr
Lorene Kilburn, EBTMgr
Robert Dennis, AcctExec
Sean Shelley, AcctExec
TrInv: Suzanne Peterson, Mgr
TrOpers: Dennis Schwartz, VP&AsstMgr

UNITED BANK OF FORT COLLINS,NatAssn
P.O. Box 2203 80522
303/482-1100 Tr$172 Mil
Hd,Nb: Phyllis C. Hancock, SrVP&TO
PersTr: Amy Kemp, AsstVP&TO
EmplBen: Dana Luter, AMO
Betty Jensen, AMO

Fort Morgan

FARMERS STATE BANK
P.O. Box 798 80701
303/867-5661 Tr$50 Mil
Hd,TrInv,ComTrF,EmplBen,Nb: Dave Ohman, SrTO
TrOpers: Kathi Akin, OpAdm

Grand Junction

CENTRAL BANK GRAND JUNCTION, N.A.
P.O. Box 608 81502
303/243-2411 Tr$88 Mil
Hd,TrInv,ComTrF,Nb: Larry Heiserman, ExecVP
PersTr: Richard Gavigan, VP&TO
Markley Metzger, VP&TO
April Rose, AsstTO
EmplBen: Darrel Mattivi, VP&SrTO
Douglas Wangelin, TO
TrOpers: Sharon Daniels, TOpMgr

UNITED BANK OF GRAND JUNCTION-DOWNTOWN, N.A.
United Asset Management Services
P.O. Box 4010 81502
303/243-1611 Tr$50 Mil
Hd,Nb: Bartlett Ford, VP&AssetMgtSvcsMgr
PersTr: Cathy Lemarr, AssetMgtO
Bev Graham, AsstAcctAdm
JoDeen Leon
TrInv: Kay Fisher, IO
EmplBen: Thomas A. Tustison, EBO
Connie Ochoa, AsstAcctAdm
TrOpers: Wilma Wagner

Greeley

GREELEY NATIONAL BANK
P.O. Box 1098 80632
303/356-1234 Tr$116 Mil
Mgr: Mike Phillips, SrVP
EmplBen: Eldon Grimes, TO
PersTr: Debbie Patterson, TO
TrInv: Don Taylor, SrIO
TrOpers: Chris Sewell, Mgr

UNITED BANK OF GREELEY
P.O. Box 1058 80632
303/356-1000 Tr$78 Mil
Hd: James W. Price, VP
PersTr: Donna Benson, AMO
Carol A. Cox, AMO
EmplBen: Dana Luter, AsstVP

Gunnison

THE GUNNISON BANK & TRUST CO.
P.O. Box 119 81230
303/641-0320 Tr/u$1 Mil
Hd: Kay Averill, AsstVP&SrTO

Holly

FIRST BANK & TRUST CO.
P.O. Box 607 81047
303/537-6547 Tr$3.911 Mil
Hd: J. B. McKeever, Pres&TO
PersTr: Rella Steele
Nb: Jerry L. Humrich

La Junta

COLORADO BANK & TRUST CO.
P.O. Box 499 81050
719/384-8131 Tr$14 Mil
Hd: R. H. Jones, Pres&TO
PersTr: Janet Hill, CPA,VP&TO

Lakewood

JEFFERSON BANK & TRUST
7590 W. Colfax Ave., P.O. Box 150008 80215
303/233-6561 Ext. 288 Tr$3.2 Mil
Hd: James D. Phelps, AsstVP

Littleton

UNITED BANK OF LITTLETON
P.O. Box 611 80160
303/794-4291 Tr$6 Mil
Hd: K. R. Osborne, Pres
TrOpers: Shirley Mann

Longmont

COLORADO NATIONAL BANK LONGMONT
P.O. Box 239 80501
303/776-5757 Tr$26 Mil
Hd: Tom R. Kiteley, VP&TO
Bevelly A. Schrenk, TO

FIRST NATIONAL BANK OF LONGMONT
401 Main St., P.O. Box 209 80501
303/776-5800 Tr$60 Mil
PersTr,CorpTr,TrInv,EmplBen,Nb:
John A. Kuhn, VP&SrTO
PersTr,TrOpers: Darlene Mitchell, TO

Loveland

FIRST NATIONAL BANK
P.O. Box 29 80539
303/667-3443 Tr$154 Mil
Hd: Morrison L. Heth, ExecVP&TO

HOME STATE BANK
P.O. Box 329 80539
303/669-4040 Tr$2.7 Mil
Hd: Jack Devereaux, Pres

Pueblo

COLORADO NATIONAL BANK-PUEBLO
P.O. Box 156 81002
303/545-1331 Tr/o$75 Mil
Hd,TrInv,Nb: Frank D. Plunkett, Jr., SrVP&TO
PersTr: Theodore A. Schmidt, VP&TO
CorpTr,TrOpers: Virginia Jiminez, TOpSupv
EmplBen: Linda K. Bulloch, TO

PUEBLO BANK & TRUST CO.
P.O. Box 639 81002
719/545-1834 Tr/o$165 Mil
Hd,TrInv,EmplBen:
Steven E. Melvin, 1stVP&SrTO
PersTr: James A. Murray, VP&TO
Phillip W. Hocker, VP&TO
CorpTr,ComTrF,TrOpers,TDP: Wesley J. Ursick
Prob: Dorothy Stanford, AsstTO

Wheat Ridge

LAKESIDE NATIONAL BANK
P.O. Box 12000, Denver 80212
303/455-2000 Tr$90 Mil
Hd: David C. Wilkinson, VP
PersTr: Inez Pitt
Debbie Reeves
TrOpers: Marie Abbato

CONNECTICUT

Bridgeport

CITYTRUST
961 Main St. 06602
203/384-5195 Tr$1.6 Bil
(Branches in Danbury, Darien, Fairfield, New Haven & Waterbury)
Hd: William E. Pomeroy, ExecVP
PersTr: Humphrey T. Nichols, SrVP
CorpTr,EmplBen: Kimberly Davis, VP
TrInv: Roger Perry, SrVP
ComTrF: James Holdsworth, VP
TrOpers: Melissa Mangold, VP
Nb: James Mills, VP
PvtBnkg: Vincent Griffin, SrVP

THE CONNECTICUT BANK & TRUST CO.
10 Middle St. 06604
203/382-6821
(Branch of Fairfield Region)

CONNECTICUT NATIONAL BANK
One Lafayette Circle 06604
203/579-3656
(Branch of Hartford)
Hd: John B. Witmer, VP
TrInv: Charles F. Hall, VP

LAFAYETTE BANK & TRUST CO.
P.O. Box 1899 06601
203/336-6130 Tr$59 Mil
Hd,TrDept: Betsy H. Barnston, SrVP
PersTr: Brian Barrett
TrInv: Francis Carpentier
EmplBen: Berthann Jones
TrOpers: Coralie E. Staff, AsstVP

PEOPLE'S BANK
Trust and Financial Management
850 Main St. 06604
203/332-2275 Tr$670 Mil
Hd: James A. Phillips, FVP&SrTO
TrInv: Robert P. Langell, VP&SrTO
TrAdm: David B. Cook, VP&SrTO
EmplBen: William J. Pieper, VP
TrOpers: Lillian V. Tompkins, AsstVP
Nb: Kenneth R. Nye, VP

Bristol

UNITED BANK & TRUST CO.
200 Main St. 06010
203/584-7010
(Branch of Hartford)
Hd: Wayne A. Cowell, VP

Canaan

THE CANAAN NATIONAL BANK
Main St. 06081
203/824-5423 Tr$20 Mil
Hd,PersTr,TrInv: Barbara G. Seamans, VP&TO
TrOpers: Robin L. Foley, TO

Chester

CHESTER BANK
203 Route 154 06412
203/526-4981 Tr$15 Mil
Hd: Bruce H. Watrous, ExecVP
TrOpers: Douglas Pierce, VP&Treas
TrAdmin: Doris C. MacHaffie, AsstTO

Danbury

CITYTRUST
234 Main St. 06810
203/377-2010
(Branch of Bridgeport)
Robert L. Lewis, AsstVP&TO

THE CONNECTICUT BANK & TRUST CO.
342 Main St. 06810
203/797-2085
(Branch of Fairfield Region)

MERCHANTS BANK & TRUST CO.
108 Mill Plain Rd. 06811
203/748-3976
(Branch of Norwalk)
Hd: Elizabeth LeBlond, TO

UNION TRUST CO.
210 Main St. 06810
203/744-1230 Tr$1.8 Bil
(Branch of New Haven & Stamford)
Hd: Richard W. Mann, VP
PersTr: Dorothy R. Noack, TO
Susan J. Grobnagger, AsstTO

Darien

CITYTRUST
454 Boston Post Rd. 06820
203/655-2565
(Branch of Bridgeport)
Russel Voorhees, AsstVP

THE CONNECTICUT BANK & TRUST CO.
CBT Plaza, 1120 Post Rd. 06820
203/351-1351
(Branch of Fairfield Region)
Mgr: Ralph Hankey, VP

Fairfield

CITYTRUST
161 Hillside Rd. 06430
203/384-5423
(Branch of Bridgeport)
Katharine C. Purrington, VP

CONNECTICUT NATIONAL BANK
1366 Post Rd. 06430
203/579-3419
(Branch of Hartford)
Hd: Michael A. Selikoff, VP

Glastonbury

THE CONNECTICUT BANK & TRUST COMPANY
211 New London Turnpike 06033
203/659-5285
(Branch of Hartford Region)

THE GLASTONBURY BANK & TRUST CO.
2461 Main St. 06033
203/659-4021 Tr$24.490 Mil
Hd: Kathleen Bowen, VP
Miriam Olsen, AsstVP&TO
TrOpers: Deborah Dunn, AsstTreas

Greenwich

BT INVESTMENT MANAGERS INC.
(Wholly-owned subsidiary of Bankers Trust New York Corp.)
20 Dayton Ave. 06830
212/850-2391
(Registered Investment Advisor - Offices in Chicago, Los Angeles and Greenwich, CT)
Hd: Raymond A. BePlat, Pres
PersTr: Paul J. Bisset, VP
TrInv: Toby W. Grandorf, VP (Greenwich)

THE CONNECTICUT BANK & TRUST COMPANY
Fairfield Region
240 Greenwich Ave. 06830
203/629-4105
(Regional Office of Hartford)
RegHd: Neal B. Rubin, VP
203/351-1562

CONNECTICUT (Cont'd)

Greenwich (Cont'd)

PRIVATE CLIENTS GROUP, INC.
(Wholly-owned subsidiary of Bankers Trust New York Corp.)
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203/622-7621
Hd: Ben F. Wilder, VP
TrOpers: Ramiro Bertot, Comp

PUTNAM TRUST CO.
10 Mason St. 06830
203/869-3000 Tr$466 Mil
Hd: Haven A. Knight, Esq., SrVP
PersTr: William F. Mancuso, VP
TrInv: Frederic D. Carter, Jr., VP
ComTrF: Christine M. Turino, SrTrInvO
TrOpers: Edward Riamondi, Jr., TOpO
Nb: Douglas B. Downes, TO
SupSvcs: Robert F. Gildersleeve, VP

UNION TRUST CO.
One Lafayette Place 06830
203/622-8800 Tr$1.8 Bil
(Branch of New Haven & Stamford)
PersTr: Miriam V. Lally, VP
Howard P. Sorrell, SrTO
Nb: Joan B. Kelly, AsstVP

★ Hartford

BANK OF BOSTON CONNECTICUT TRUST GROUP
100 Pearl St. 06103
203/548-2818
(Branch of Waterbury)
Leo F. Battista, VP-Tr

THE CONNECTICUT BANK & TRUST CO.
1 Constitution Plaza 06115
203/244-7144 Tr$5.8 Bil
(Regional Offices in Greenwich (Fairfield Region), Hartford and New Haven. Trust Branches in Bridgeport, Danbury, Darien, Glastonbury, Greenwich, Mystic, New Canaan, New Haven, New London, Norwich, Simsbury, Stamford, Waterbury, West Hartford and Westport. Also Bank of New England Trust Company of Florida, West Palm Beach, FL)
Mgr: James H. Vineburgh, ExecVP
PersTr: George Pare, VP
Thomas Huettner, SrVP
Sheila Tasker, VP-Hartford
Wenzel Eichler, FVP-Greenwich
CorpTr: Alfonse Carrano, VP
TrInv: Robert Harrigan, VP
EmplBen: David Willour, SrVP
TrOpers: James Graham, SrVP
Nb: Deborah Eldridge, Hartford
Robert Dobbs, Greenwich
Clay Warren, Westport
Hartford Region:
1 Constitution Plaza 06115
203/244-5590
RegHd: Thomas Huettner, SrVP
Sheila Tasker, VP

CONNECTICUT NATIONAL BANK
777 Main St. 06115
203/728-4089 Tr$5.5 Bil
(Branches in Bridgeport, Fairfield, Meriden, Middletown, New Britain, New Haven, New London, Stamford, Torrington, Waterbury, West Hartford & Stuart, FL)
Hd,PersTr: Fred A. Larson, SrVP
InstitInv: James L. DeLucia, Jr., VP
NoReg: James P. Carley, Jr., SrVP
TrInv: Rudolph Abel, Jr., SrVP
TrOpers: Norman R. Bouchard, SrVP
Nb: Robert A. Penney, VP

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PersTr: Bruce P. Wallace, SrVP&TO
TrInv,ComTrF: William V. Crosswhite, SrVP
Mktg,Nb: Thomas J. Henry, Jr., SrVP&TO
EmplBen: Edward J. Tedesco, VP&TO

Lakeville

SALISBURY BANK & TRUST CO.
P.O. Box 1868 06039
203/435-9801 Tr$150 Mil
Hd: Craig E. Toensing, SrVP&TO

Litchfield

THE FIRST NATIONAL BANK OF LITCHFIELD
North St. 06759
203/567-8752 Tr$60 Mil
TrInv: James F. Keegan, Jr., TO/PM
TrOpers: Pamela P. Wray, TO

Meriden

CONNECTICUT NATIONAL BANK
400 E. Main St. 06450
203/634-7160
(Branch of Hartford)
Hd: Gary G. Vernon, AsstVP
Nb: Anne D. Hale, VP

MERIDEN TRUST & SAFE DEPOSIT CO.
1295 E. Main St. 06450-0951
203/235-4456 Tr$185 Mil
Hd,PersTr,TrOpers,Nb:
William C. Kilroy, ChmBd&SrTO
TrInv: Newell S. Sly, Pres&Treas
EmplBen,TrOpers: Jeffrey Otis, VP&TO
TDP: Mary Trudell, AsstTreas

NATIONAL INDUSTRIAL BANK OF CONNECTICUT
One Colony St. 06450
203/634-9260 Tr$5 Mil
Hd: Cynthia Constantinople, AdmAsst

Middletown

CONNECTICUT NATIONAL BANK
363 Main St. 06457
203/344-5811
(Branch of Hartford)
Hd: Gary G. Vernon, AsstVP
Nb: Anne Hale, VP

Mystic

THE CONNECTICUT BANK & TRUST CO.
One Denison Ave. 06355
203/445-3095
(Branch of New Haven Region)

New Britain

CONNECTICUT NATIONAL BANK
235 Main St., P.O. Box 2140 06051
203/224-6466
(Branch of Hartford)
Hd: William Keeley, VP
TrInv: Robert E. Dell, VP

UNITED BANK & TRUST CO.
51 W. Main St. 06050
203/827-6006
(Branch of Hartford)
Hd: A. William Davis, VP

New Canaan

THE CONNECTICUT BANK & TRUST CO.
94 Elm St. 06840
203/351-1360
(Branch of Fairfield Region)

New Haven

BANK OF BOSTON CONNECTICUT TRUST GROUP
135 Church St. 06510
203/789-4626
(Branch of Waterbury)
Charles D. Sweet, VP-Tr

CITYTRUST
234 Church St. 06510
203/777-5625
(Branch of Bridgeport)
Richard Cella, AsstVP

THE CONNECTICUT BANK & TRUST CO.
New Haven Region
900 Chapel St., 10th Fl. 06510
203/773-4601
(Regional Office of Hartford)
RegHd: Patricia Coyle, VP
203/773-4687

CONNECTICUT NATIONAL BANK
One Church St. 06510
203/773-7808
(Branch of Hartford)
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Nb: Charles Bernhard, VP
Anne D. Hale, VP
TrInv: S. Jeffrey Burt, VP
Inst: David Marotto, VP

UNION TRUST CO.
Church and Elm Sts. 06510
203/773-0500 Tr$1.8 Bil
(Branches in Danbury, Greenwich & Stamford)
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PersTr: Bruce R. Lively, SrVP
CharitTr: Eileen M. Wilhem, SrTO
SpecAccts: Robert H. Suchy, VP
TrInv: Robert H. Sammis, VP
ComTrF,TrOpers: Robert J. Bromfield, SrVP
Multi-MgrInv: Alex K. Doggett, VP
Nb: James W. Little, AsstVP

New London

THE CONNECTICUT BANK & TRUST CO.
Two Union Plaza 06320
203/445-3068
(Branch of New Haven Region)
Mgr: John Bysko, VP

CONNECTICUT NATIONAL BANK
250 Captain's Walk 06320
203/447-6133
(Branch of Hartford)
Hd: Mildred E. Devine, VP
Nb: Jane S. Schellens, AsstVP

New Milford

BANK OF BOSTON CONNECTICUT TRUST GROUP
23 Main St. 06776
203/354-3981
(Branch of Waterbury)
Barbara W. Brown, VP-Tr

Norwalk

MERCHANTS BANK & TRUST CO.
One Park St., P.O. Box 760 06852
203/852-8225 Tr$380 Mil
(Branch in Danbury)
Hd: John H. Jevne, ExecVP
PersTr. William Stopford, VP&TO
TrInv: R. H. Alderman, SrVP
TrOpers: Robert M. Slapin, SrVP

NORWALK SAVINGS SOCIETY
P.O. Box 28 06852
203/838-4545 Tr$20 Mil
Hd: John J. Duffy, Jr., VP&TO
TrOpers: Barbara Olsen, AsstTO

Norwich

THE CONNECTICUT BANK & TRUST CO.
One Thames Plaza 06360
203/889-5738
(Branch of New Haven Region)

Seymour

SEYMOUR TRUST CO.
P.O. Box 456 06483
203/888-2518 Tr$56 Mil
Hd,PersTr,TrOpers,TDP:
Thomas M. Sutnik, TO
TrInv: Earl B. Boies, TO

Simsbury

THE CONNECTICUT BANK & TRUST CO.
981 Hopmeadow St. 06070
203/244-6890
(Branch of Hartford Region)

UNITED BANK & TRUST CO.
740 Hopmeadow, P.O. Box 277 06070
203/679-8000
(Branch of Hartford)
Hd: Edwin A. Martin, VP

Southbury

BANK OF BOSTON CONNECTICUT TRUST GROUP
06488
203/264-2262
(Branch of Waterbury)
Paul J. Peterson, AsstVP-Tr

Stamford

THE CONNECTICUT BANK & TRUST CO.
One Stamford St. 06901
203/351-1419
(Branch of Fairfield Region)

CONNECTICUT NATIONAL BANK
1 Landmark Square 06904
203/358-6159
(Branch of Hartford)
Hd: Catherine O. Clark, VP
PersTr: Peter B. Guenther, VP
TrInv: Arthur R. Jann, VP
Nb: Michael C. Nowlin, VP

UNION TRUST CO.
300 Main St. 06904
203/348-6211 Tr$1.8 Bil
(Branches in Danbury, Greenwich & New Haven)
Hd: Yates P. Eckert, ExecVP
PersTr: Donald S. Rotzien, SrVP
TrInv: Benedict N. Smith, VP
ComTrF,TrOpers: Robert J. Bromfield, SrVP
Multi-MgrInv: Alex K. Doggett, VP
Nb: James E. Oligino, AsstVP

Torrington

BANK OF BOSTON CONNECTICUT TRUST GROUP
61 Main St., P.O. Box 118 06790
203/482-2114
(Branch of Waterbury)
Richard E. Kittredge, VP-Tr

CONNECTICUT NATIONAL BANK
236 Prospect St. 06790
203/496-6027
(Branch of Hartford)
Admin: Roberta L. August, AsstVP
Nb: Michelle Darcy, AsstVP

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Waterbury

BANK OF BOSTON CONNECTICUT TRUST GROUP
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203/574-7340 Tr$1.8 Bil
(Trust presence in Hartford, New Haven, New Milford, Southbury & Torrington)
Hd: Tyler Baldwin, ExecTO
TrInv: Robert B. Dannies, SrVP-Tr
TrOpers: Charles Champagne, VP-Tr
PersTr,EmplBen: Robert P. Vocelli, SrVP-Tr

CITYTRUST
195 Grand St. 06702
203/573-4633
(Branch of Bridgeport)
Miles C. Borzilleri, VP&TO

THE CONNECTICUT BANK & TRUST CO.
20 E. Main St., Ste. 104 06702
203/597-9000
(Branch of Hartford Region)

CONNECTICUT NATIONAL BANK
One Exchange Place 06702
203/597-6788
(Branch of Hartford)
Hd: Ann M. Auburn, VP
Nb: Michelle Darcy, AsstVP

West Hartford

THE CONNECTICUT BANK & TRUST COMPANY
Four N. Main St. 06107
203/523-6134
(Branch of Hartford Region)

CONNECTICUT NATIONAL BANK
65 LaSalle Rd. 06107
203/728-4233
(Branch of Hartford)
Hd: Robert S. Carter, VP
Nb: Robert A. Penney, VP

Westport

WESTPORT BANK & TRUST CO.
107 Post Rd. E. 06880
203/222-6930 Tr$184 Mil
Hd: Arnold Levine, SrVP&SrTO
PersTr: Dennis P. Clark, VP&TO
Nb: Charles P. Gallagher, VP&TO

Willimantic

UNITED BANK & TRUST CO.
676 Main St. 06226
203/456-6505
(Branch of Hartford)
Sonia M. Dudas, VP&TO

DELAWARE

Clayton

CLAYTON BANK & TRUST CO.
P.O. Box 509 19938
302/653-8531
Hd: William H. Walters, Pres&TO

Georgetown

SUSSEX TRUST CO.
P.O. Box 311 19947
302/856-4656 Tr$95 Mil
Est&PersTr: Jane L. Stayton, TOpO
EmplBen: Connie Mears, TO
TrOpers: Mary Mumford

Selbyville

BALTIMORE TRUST CO.
1 W. Church St., P.O. Box 470 19975
302/436-8236 Tr/u$1 Mil
Hd: Russell D. Brittingham, VP&TO

Wilmington

AMERICAN GUARANTY & TRUST CO. (T Only)
3801 Kennett Pike, Ste. C-200 19807
302/652-3091 Tr$188 Mil
Hd,Nb: Matthew D. Mason, III, Pres&TO
A. Kenneth Hackett, Jr., Treas
Charles S. Baker, VP&TO
Louis A. Aviola, SrVP,TO&Sec
Linda B. George, AsstVP&TO
Mary Kay Taylor, TO
Mary B. Zaccanini, AsstVP&TO
Michael R. Eatough, AsstTreas&AsstSec
TrInv: Richard V. King

BANK OF DELAWARE
Bank of Delaware Center
222 Delaware Ave. 19899
302/429-2825 Tr/o$1 Bil
PersFinSvcs: Wayne L. Dawson, SrVP
PersTr: John M. Amalfitano, VP
CorpTr: Peter Fulweiler, VP
TrInv,TrAdm. [illegible] ComTrF: Christine H. Jayne, VP
EmplBen: James W. Whalen, Sr., CTO
TrOpers: Oswald Richards, VP
TDP: Charles E. Sywy, SysO
EstTxSvcs: Lewis A. Callaway, SrTxO
Robert L. Dayett, SrEstSettlmtO

DELAWARE CHAPTER GUARANTEE & TRUST COMPANY
1013 Centre Rd., P.O. Box 8963 19899
302/995-2131 Tr/o$6 Bil
Hd,Nb: Stephen B. Tily, III, Pres&CEO
PersTr,Nb: Carol Hilty Droge
EmplBen,Nb: Richard F. Smith
EmplBen: Richard L. Prey, COO
TrOpers,TDP: A. Daniel O'Neill

DELAWARE TRUST CAPITAL MANAGEMENT, INC.
9th & Market Sts. 19801
302/421-7319 Tr$2.7 Bil
(a Subsidiary of Delaware Trust Company)
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InvDir: John F. Downham, SrVP
TrDir: Harry A. Dorian, ExecVP
TrAdmin: Donald R. Williams, SrVP
InvMktg: Kenneth L. Holmes, VP
TrMktg: Thomas J. Kelleher, III, VP
FinPlng: George M. Fisher IV, VP
Legal & Taxes: David C. Rittenhouse, SrVP
TrOpers: Robert E. Warner, Jr., SrVP
CorpTr: Richard N. Smith, VP

MELLON BANK (DE) N.A.
10th & Market Sts. 19801
302/421-2283 Tr$100 Mil
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PersTr: Robert H. Bell, AsstVP
InvCust: James J. Flannery, VP
Nb: Kevin A. O'Brien, AsstVP

WILMINGTON TRUST CO.
Rodney Sq. N. 19890
302/651-1000 Tr$20 Bil
(Branch in Stuart, FL)
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PersTr: David Hillegas, VP
Est: Lewis B. Hyman, Jr., VP
PersTr,TrInv: P. M. Snyder, Jr., VP
Taxes: David S. Goodhue, VP
Nb: Charles F. Gummey, Jr., VP
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CorpSvcs: Clark H. Woolley, VP
Nb: William B. Sowden, III, VP
InvRes: Eric B. Morrison, AsstVP
InvAdv: Grace E. Messner, VP
Richard J. Hobman, VP
InvSvcsDeptMgr: Peter J. Succoso, SrVP

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DISTRICT OF COLUMBIA

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202/659-3330
(Branch of New York, NY)
David G. Curry, SrVP

CRESTAR BANK N.A./WASHINGTON, DC
15th and New York Ave., N.W. 20008
202/879-6000 Tr$910 Bil
(Branch of Richmond, VA)
Hd,PersTr,Nb: Larry O. Holland, SrVP
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Hd: Virginia E. Taranco, VP&TO

Key Largo

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305/350-7094
PersTrNb: Robert G. Albright, VP

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Main St. & Interlake Blvd.
P.O. Box 1045 33852
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Trust Banking Group
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813/676-3455
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PersTr: Effie S. Ritchie, TO

Lake Worth

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Financial Planning & Trust Division
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407/586-4613
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Lakeland

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Mgr: Larry V. Moore, VP

PEOPLES BANK OF LAKELAND
P.O. Box 3589 33802-3589
813/687-6680 Tr$150 Mil
Hd: Dennis E. Bradt, VP&TO
PersTr: Virgil C. Adams, TO
TrInv: Gary F. Richards, TO
PersTr: Susan M. Nixon, AsstTO

Largo

NCNB NATIONAL BANK OF FLORIDA
12046 Indian Rocks Rd. 34644
813/596-9710
(City Trust Office)
PersTr: Charles N. Castiglione, VP&TO-City Mgr

SOUTHEAST BANK,NatAssn
Financial Planning & Trust Division
801 W. Bay Dr., P.O. Box 1840 33540
813/586-7323
(Branch of Miami)
LocMgr: Richard C. Wiemer, VP

Leesburg

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P.O. Box 470047 32749-0047
904/787-5111 Tr$45 Mil
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TrOpers,EmplBen: Ann Tallman, AsstVP&TO
TrAdmin: Teresa Gillespie, TO

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Trust Banking Group
900 N. 14th St., P.O. Box 8 32748
904/326-4515
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1109 E. New Haven Ave. 32901
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Manuel Perez-Carrillo, VP&TO

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169 Miracle Mile 33134
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CorpTr: Joseph J. Arney, VP
TrInv: Susan Lichter, VP
Edward G. Shrager, VP
ComTrF: Albert J. Hauser, VP
EmplBen: Michael A. Mertz, VP
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TrInv: Judith Neiwirth, AsstVP
Nb: Richard Tonkinson, AsstVP
Olga Wallace, TO

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PersTr: Jack Campbell, AsstVP&TO-City Mgr

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ComTr: Oscar Suris, VP&SrTO
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EmplBenSls: Ray Dunleavy, VP&EBO
RE: Carolyn Jackson, AsstVP
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Arne R. Themmen, ExecVP
TrInv: Robert E. Brennan, ExecVP
EmplBen: Susan E. Foster, VP
TrOpers: Mario Rivera, ExecVP

Miami Beach

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TrNb: Lynn Gorman, VP
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1111 Lincoln Road Mall 33139
305/674-5362
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Maria Diaz, TO
JoAnne N. Smith, AsstVP

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Janie Goldberg, VP

Miami Springs

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Credit Union Tower
700 S. Royal Poinciana Blvd. 33166
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Hd: H. Lee Aust, SrTO&CEO
TrOpers: Gregory T. Brown, TOpO

Mount Dora

FIRST NATIONAL BANK
P.O. Box 95 32757
904/383-2111 Tr$114 Mil
Hd,TrInv: C. Edward Brooks, III, SrVP&TO

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TrOpers: Arta W. Lawshe, TO

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Southwest Region
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Hd: Frank J. Dudenhoefer, VP

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4099 Tamiami Trail N.
P.O. Drawer 7579 33941
(Branch of Tampa)
Hd,Nb: H. G. Fisher, Jr., AreaSrVP&SrTO

FLORIDA TRUST SERVICES OF OHIO BANCORP
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813/263-3555
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HUNTINGTON TRUST COMPANY OF FLORIDA, N.A.
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EBC Heritage Court
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PersTr: Roger W. Mjoen
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Nb: Carl A. Harnish
TrLegalCoun: James F. Duca, II

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813/649-6336
(Branch of Cleveland, OH)
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(Formerly Trust Company of Naples)
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TrOpers: Lee Ebanks, TO
Nb: Charles Roberts, VP&TO

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TrInv: Thomas E. Ingram, VP
TrOpers,TDP: Waltraud Hardy, VP
Nb,ComTrF: James D. Seitz, VP
Park Shore Office
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Ann M. Young, 2ndVP

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4501 Tamiami Trail N. 33940
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(Branch of Cleveland, OH)
Mgr: Charles L. White, SrVP

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Financial Planning & Trust Division
1010 Fifth Ave. S., P.O. Box 7079 33940
813/649-2190
(Branch of Miami)
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Trust Banking Group
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813/598-0355
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TrInv: Donald P. Grimmer, VP
EmplBen: David T. Morgan
TrOpers: Mary Halsey, TOpO
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800 Laurel Oak Dr., Ste. 102 33963
Richard K. Bennett, Pres

New Port Richey

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4526 U.S. Hwy. 19 34691
813/847-7224
Hd: Phyllis B. Coats, VP

COMERICA TRUST COMPANY OF FLORIDA, N.A.
5211 U.S. Hwy. 19 34652
813/845-0614
(Trust Office of Boca Raton)
Hd: Gerald A. Youngs, VP
Alma Marcotte, VP

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6014 U.S. Hwy. 19 34652
813/847-7064
(City Trust Office)
Hd: Charles N. Castiglione, VP&TO-City Mgr

New Smyrna Beach

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Financial Planning & Trust Division
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904/423-2443
(Branch of Miami)
LocMgr: Owen L. Cox, VP

North Palm Beach

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PersTr: Claudia Ihrig, SrVP
TrOpers: Gary M. Porro, AsstVP
Diana Zornick, TOpO
Gary J. Lesperance, VP&Sec
Patricia Saunders, AsstVP-PersBkg
Penny C. Brown, AsstVP&Csh

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407/694-0455
(Trust office in Naples)
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BusDev: Robert L. Calhoun, VP&TO
Susan V. Cioffi, TO

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11300 U.S. Hwy. 1, Ste. 101 33408-3224
407/627-9400
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PersTr: Lynn Lowry, VP
TrInv: Theodore A. Libby, VP
Nb: Sally J. Yerex, VP
Est,PersTr: Gary Wayne Gomoll, VP

Ocala

BARNETT BANKS TRUST CO., N.A.
35 S.E. First Ave., P.O. Box 550 32670
904/732-2212
Hd: Albert J. Ingham, VP

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109 W. Silver Springs Blvd.
P.O. Box 370 32678
904/732-7541
(Branch of Jacksonville)
Mgr: Connie E. Brown, VP

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Trust Banking Group
P.O. Box 6032 32678
904/622-9082 Tr$87.6 Mil
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P.O. Box 3200 32801
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PersTrNb: Christopher Clanton, VP

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407/244-5100
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407/648-2840
(Regional Trust Office)
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EmplBen: Debbie McIntyre, AsstVP&TO
Tax: Jeff Pickering, TO

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Financial Planning & Trust Division
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Nb: John E. Ross, VP

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Trust Banking
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305/237-4324
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407/659-7028 Tr$367 Mil
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Nb: William M. O'Dea, Pres

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PersTr: Charles A. Penney, SrVP&TO
TrInv: Miner L. Richards, SrVP-Inv
TrOpers: Louise Rowell, TOpO
Nb: John Girard, VP

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407/650-8333
(Trust Office of Jacksonville)
Valerie K. McDivitt, VP&TO

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336 S. County Rd. 33480
407/655-3900
(Branch of Jacksonville)

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305/655-6564
(Branch of Ft. Lauderdale)
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350 Royal Palm Way 33480
407/833-8033
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Nb: Vernon M. Schreiner, VP

NCNB NATIONAL BANK OF FLORIDA
109 Royal Palm Way 33480
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(City Trust Office)
PersTr: Kevin Grody, VP&TO-CityMgr

Northern Trust Bank.
The Private Bank

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(Branch of Miami)
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PersTr: Roger F. Farleigh, VP
TrInv: James R. Grinney, VP
Wesley T. Haller, VP
Jan L. Massey, TrInvO
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William J. Thomson, 2ndVP

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Trust & Investment Management Group
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(Branch of Fort Lauderdale)
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Estate&Gdn: Lowell C. Mott, SrVP&TO
PersTrBrowardCty: Kenneth L. Brown, SrVP&TO
PersTrPalmBchCty: Thomas D. Reinhold, SrVP&TO
TrInv: Guy G. Faillace, SrVP&TO
Nb: David E. Ratcliffe, SrVP&TO
EmplBen: Alana S. Curtice, VP
TrOpers: Sandra M. Morway, VP
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132 Royal Palm Way 33480
305/659-1550 Tr$450 Mil
(Affiliate of United States Trust Co. of New York)
Hd,TrInv: Trowbridge Callaway, III, Pres
PersTr: Felix J. Cmiel, SrVP
TrInv: Andrew L. Smith, Jr., SrVP
TrOpers: Herbert I. Deitsch, VP
Nb: Howard E. N. Wilson, VP

Palm Beach Gardens

BARNETT BANKS TRUST CO., N.A.
2525 P.G.A. Blvd. 33410
407/694-0040
Hd: Gwen Boykin, VP

SOUTHEAST BANK, NatAssn
Financial Planning & Trust Division
2000 PGA Blvd., Ste. 2100 33408
407/624-0224
(Branch of Miami)
LocMgr: Paul W. Weigel, VP

Palm Harbor

CITIZENS AND SOUTHERN TRUST COMPANY (FLORIDA), N.A.
Central Region
1000 U.S. Hwy. 19 N. 33563
813/789-7934
(Office of Ft. Lauderdale)
Hd: Gary W. Davis, SrVP

Panama City

AMSOUTH BANK OF FLORIDA
P.O. Box 550 32402
904/785-3416 Ext. 188
David M. Brown, TO

BAY BANK & TRUST CO.
P.O. Box 1350 32402
904/769-3333
Hd,PersTr,TrInv,EmplBen,Nb:
Warren R. Kahn, CFP, VP&S-TO
PvtBnkg: Shirley Carroll, VP
TrOpers: Barbara C. Kochevar, TOpO

SUN COMMERCIAL BANK
P.O. Box 2180 32401
904/769-4811
Hd: Jack Dayton, VP&TO
TrOpers: Cheryle D. McConnell, AsstTO

Pensacola

AMSOUTH BANK OF FLORIDA
P.O. Box 12790 32575
904/444-1427
Hd: Bill Josey, VP&TO

BARNETT BANKS TRUST CO., N.A.
100 W. Garden St. 32501
904/432-0271
Hd: James N. Evans, VP
RE: Daniel J. Millham, SrREO

CITIZENS & PEOPLES NATIONAL BANK
P.O. Box 1072 32595
904/444-3336 Tr$80 Mil
Hd: W. Rhette Anderson, SrVP&TO
TrInv,EmplBen: John G. Gross, VP&TO
Est,Gdn,PersTr: K. Leigh Eagerton, TO
TrOpers: Karen F. Busche, TO

FLORIDA NATIONAL BANK
21 E. Garden St. 32575
904/434-6684
(Branch of Jacksonville)
Mgr: Connie P. Cox, VP

SOUTHEAST BANK, NatAssn
Financial Planning & Trust Division
316 S. Baylen St. 32501
904/436-2621
(Branch of Miami)
LocMgr: James M. Novota, VP

Plant City

THE HILLSBORO SUN BANK
202 W. Reynolds St. 33566
813/754-3711 Tr$9 Mil
Lorraine Hudson, TrAdm
Mary Simmons, TOpO

Pompano Beach

FIRST UNION NATIONAL BANK OF FLORIDA
P.O. Box 1869 33061
305/786-7050
(Branch of Jacksonville)
PersTr: Patrick J. Ross

Ponte Vedra

SOUTHEAST BANK, NatAssn
Financial Planning & Trust Division
601 State Road A1A 32082
904/285-5656
(Branch of Miami)
LocMgr: George Fesperman, VP

Port Charlotte

SUN BANK AND TRUST/CHARLOTTE COUNTY N.A.
Olean Blvd. & Aaron St., P.O. Box 3032 33952
813/625-9210 Tr$93 Mil
Hd: Robert J. Riley, ExecVP&TO
PersTr: Mary Ann Creech, VP&TO
PersTr,TrInv: Lisa Carriveau, AsstVP&TO
TrOpers: Nancy Grossman, AdminAsst
Nb: Mark Robinson, VP&TMO
Probate: Sylvia Stalker, VP&TO

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West Pasco Office
10290 Regency Park Blvd., 34668
813/863-8388
(Branch of Brooksville)
Nb: Greg Conover, TO
Admin: Charon Bogner, VP&TO

Punta Gorda

FIRST FLORIDA BANK, N.A.
P.O. Box 1327 33950
813/639-2161
(Branch of Tampa)
Hd: Richard G. Swan, VP&TO

FLORIDA NATIONAL BANK
314 Taylor St. 33950
813/639-3151
(Branch of Jacksonville)
Mgr: Judith Rowe

Quincy

FIRST FLORIDA BANK, N.A.
P.O. Box 760 32351
904/627-7155 Tr$2 Mil
(Area Trust Service Office of First Florida Bank, N.A. of Tampa)
Hd: Duncan Fletcher, AreaPres&TO

THE QUINCY STATE BANK
P.O. Box 898 32351
904/875-1000 Tr/o$30 Mil
Hd: Mary Lil May, VP&SrTO

St. Petersburg

CITIZENS AND SOUTHERN TRUST COMPANY (FLORIDA), N.A.
Central Region
Central at Ninth 33701
813/892-6418
(Office of Ft. Lauderdale)
Hd: Gary W. Davis, SrVF
InstitTr: Allen G. Shaffer, SrVP

FIRST FLORIDA BANK, N.A.
55 5th St. S., P.O. Box 1131 33733
813/894-4178
(Branch of Tampa)
Hd: Howard Schmidt, AreaSrVP&TO

FIRST UNION NATIONAL BANK OF FLORIDA
1000 Tyrone Blvd. 33710
813/538-4453
(Branch of Jacksonville)
Hd: Nancy H. Thomas
Nb: James Degenhart

FLORIDA NATIONAL BANK
424 Central Ave. 33701
813/892-7180
(Branch of Jacksonville)
PersTrMgr: Donald E. Bishop, Jr., SrVP

SOUTHEAST BANK, NatAssn
Financial Planning & Trust Division
1075 Pasadena Ave., S. 33707
813/341-7110
(Branch of Miami)
LocMgr: Larry Surgeson, VP

SUN BANK OF TAMPA BAY
Trust Banking Group
301 4th St. N. 33701
813/892-4622
Hd: John M. Tapley, ExecVP&TO
Nb-PersTr: Francis P. Waters, VP&TO
PersTr: Marian Y. Stiner, 1stVP&TO
TrInv: Ward A. Pfeifle, VP&TO
Nb-EmplBen: William F. Tarry, VP&TO

St. Petersburg Beach

FIRST FLORIDA BANK, N.A.
7500 Gulf Blvd., P.O. Box 67068 33706
813/367-2786 Tr$60 Mil
(Branch of Tampa)
Hd: Robert L. Baker, VP&TO

Sarasota

BANK OF BOSTON FLORIDA, N.A.
2033 Main St. 34237
813/951-1363
(Branch of Palm Beach)

BARNETT BANKS TRUST CO., N.A.
1390 Main St. 34326
813/951-3447
Hd: Anthony Orr, VP
Nb: Anthony H. Levering, VP

CITIZENS & SOUTHERN TRUST COMPANY (FLORIDA), N.A.
Central Region
2001 Siesta Dr. 34239
813/957-1205
(Office of Ft. Lauderdale)
Hd: Gary W. Davis, SrVP

COMERICA TRUST COMPANY OF FLORIDA, N.A.
1819 Main St., Ste. 900 34236
813/951-2119
(Trust Office of Boca Raton)
Alan Coltman, VP
PersTr,Inv: Angelo Santiago, VP

CONTINENTAL ILLINOIS TRUST COMPANY OF FLORIDA, N.A.
(Sarasota Branch)
1133 Fourth St., Ste. 300 34236-4691
813/953-4644
(Affiliate of Continental Bank N.A., Chicago, IL.
Representative Offices in Naples and Stuart)
Hd: Gail S. T. Webster, Pres
Nb: William T. Marks, VP
TrInv: Richard Pogoda, SrVP

FIRST FIDELITY TRUST, N.A., FLORIDA
347 S. Pineapple Ave. 34236
813/952-9805
(Branch of Newark, NJ)
G. Edwin Herrold, VP&Mgr

FIRST FLORIDA BANK, N.A.
1800 Second St. 33577
813/951-2265
(Branch of Tampa)
Hd: J. Sherrick Gilbert, VP&SrTO

HARRIS TRUST CO. OF FLORIDA
1776 Ringling Blvd. 34236
813/364-9977
(Branch of West Palm Beach)

NBD TRUST COMPANY OF FLORIDA, N.A.
1790 Main St. 34236
813/954-4432
(Branch of North Palm Beach)
Nb: Donald B. Griswold, VP

NCNB NATIONAL BANK OF FLORIDA
1605 Main St., P.O. Box 4295 34230
813/952-2764
(Regional Trust Office)
PersTrRegMgr: Kathleen O. Cress, VP&TO
PersTrCityMgr: Jim Rothenburg, VP&TO
Tax: Michael Curry, VP&TO
RE: Steven Rees, AsstVP&TO
Inv: Patricia Woodruff, VP&TO

NORTHERN TRUST BANK OF FLORIDA/ SARASOTA,NatAssn
1515 Ringling Blvd. 34236-6769
813/957-3660 Tr$1.1 Bil
(Subsidiary of Northern Trust Corp., Chicago, IL)
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HdTr: Samuel T. Gay, Jr., ExecVP
PersTr: Arthur J. Ferguson, VP
Carolyn A. Fitzpatrick, VP
John R. Donahue, Jr., VP
Joan B. Bennett, VP
TrInv: Willard C. Kayser, Jr., VP
Robert R. Brown, VP
Albert V. Bear, VP
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John M. Buszin, VP
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Nancy W. Kaari-Bowman, VP
David Corcoran, VP
TrOpers: Jo Ann M. Willis, VP
Nb: Robert L. Ochs, VP
Gregory M. Colby, VP

FLORIDA (Cont'd)

Sarasota (Cont'd)

RHODE ISLAND HOSPITAL TRUST NATIONAL BANK
2033 Main St. 34237
813/951-1363
(Branch of Providence, RI)

SOUTHEAST BANK, NatAssn
Financial Planning & Trust Division
1401 Main St., P.O. Box 267 33578
813/951-7231
(Branch of Miami)
Reg&LocMgr: Martha J. Marland, VP
Nb: Anthony DeDeyn, VP

SUN BANK/SARASOTA COUNTY, N.A.
Trust Banking Group
P.O. Box 2138 34230
813/951-3126 Tr$188 Mil
(Branch in Venice)
Hd: J. Garrett Heard, IV, SrVP
PersTr: James C. Kinard, VP
Diane D. Key, AsstVP
John N. Singletary, Jr., AsstVP
TrOpers: Helen J. Wilson, AsstVP
Inv: William F. Kennedy, Jr., TrInvO

Sebring

BARNETT BANKS TRUST CO., N.A.
231 S. Ridgewood Dr. 33870
813/385-1515
Hd: Emmett Andrews, VP

FLORIDA NATIONAL BANK
228 N. Ridgewood Dr. 33870
813/385-5101
(Branch of Jacksonville)
Mgr: Theodore J. Steul, VP

Seminole

SOUTHEAST BANK,NatAssn
Financial Planning & Trust Division
7700 Seminole Blvd. 33542
813/399-3520
(Branch of Miami)
LocMgr: James E. Lashbrook, VP

South Miami

FIRST NATIONAL BANK OF SOUTH MIAMI
P.O. Box 431000 33143
305/662-5456 Tr/o$76 Mil
Hd: John J. Murphy, VP&SrTO
TrAdm,PersTr: Peter Pimenow, TO

Stuart

BARNETT BANKS TRUST CO., N.A.
900 S. Federal Hwy., Ste. 420 34994
407/286-8358
Hd: Richard Franzke, VP
PersTrNb: Robert T. Stanziano, VP

CONTINENTAL ILLINOIS TRUST COMPANY OF FLORIDA, N.A.
2363 S.E. Ocean Blvd. 34996
407/287-3227
(Representative Office)
Hd: George H. Swift, VP

FIRST NATIONAL BANK & TRUST CO.
of THE TREASURE COAST
P.O. Drawer 9012 34995-9012
407/288-6094 Tr$260 Mil
Hd,CorpTr,TrInv,EmplBen,Nb: Gary I. Schultz, VP&TO
PersTr: Edgar E. Robertson, VP&TO
Prob: William H. McCauley, VP&TO
TrInv: Kenneth R. Steele, VP&TrInvO
TrOpers,CorpTr: Douglas M. Risk, TOpO

FLORIDA NATIONAL BANK
301 E. Ocean Blvd., P.O. Box 2436 33494
407/287-4200
(Branch of Jacksonville)
Mgr: Kenneth M. Float, VP

SHAWMUT NATIONAL TRUST COMPANY
819 S. Federal Hwy., Ste. 100 34994
407/283-6404
(Branch of Hartford, CT)
Mgr: Sondra S. Alford, VP

SUN BANK/TREASURE COAST, N.A.
Trust Banking Group
111 E. Osceola St. 34995
407/288-0177
(Branch of Ft. Pierce)
Hd: Carl H. Bentz, SrVP&TO
Nb: C. A. "Drew" Rosasco
Robert S. Padelford, TO
Josephine A. Welch, TO
Paula A. Bowers, TrRep
Paula G. Giaquinto, TrRep

WILMINGTON TRUST OF FLORIDA, N.A.
900 E. Ocean Blvd., Ste. 144
P.O. Box 1199 34995
305/286-3686 Tr$200 Mil
(Subsidiary of Wilmington Trust Co., Wilmington, DE)
Hd: Douglas W. Poulter, Pres
PersTr,TrOpers: W. Craig Marshall, VP
TrInv: Stephen R. Shaw, VP
Nb: Robert B. Landon, VP

★Tallahassee

BARNETT BANKS TRUST CO., N.A.
315 S. Calhoun, P.O. Box 5257 32314
904/561-1881
Hd: Robert J. Suter, VP

CAPITAL CITY FIRST NATIONAL BANK
P.O. Lock Drawer 900 32302
904/224-1171 Tr$100 Mil
Hd: Carl G. Monson, VP&TO
TrOpers: Patricia A. Richardson, TOpO

FIRST FLORIDA BANK, N.A.
215 S. Monroe St. 32301
904/224-2121
(Branch of Tampa)
Hd: Richard W. Pippel, VP&TO

Tampa

AMERITRUST COMPANY SOUTHEAST, N.A.
One Tampa City Center, Ste. 2550 33602
813/229-8003
(Affiliate of Ameritrust, Cleveland, OH)
Hd: Richard E. Riley, VP&ChTO
PersTr: Lissa McClintock, VP
TrInv: Dale W. Bollert, VP&ChIO
TrOpers: Elizabeth Clarke

BARNETT BANKS TRUST CO.,N.A.
101 E. Kennedy Blvd. 33631
813/225-8364
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PersTr: Robert J. Lesperance, VP
PersTrInv: Richard McFadyen, SrIO
EmplBenInv: Murad J. Antia, VP
EmplBen: Gerald O'Leary, VP
PersTrNb: Robert M. Bugbee, VP

CITIZENS & SOUTHERN TRUST COMPANY (GEORGIA), N.A.
CIT Sales
P.O. Box 17800 33682-7800
813/289-4776
(Branch of Atlanta)
Russell W. Jones, VP

FIRST FLORIDA BANK, N.A.
P.O. Box 1810 33601
813/224-1861 Tr$1.20 Bil
(Branches in Belleair Bluffs, Bradenton, Clearwater, Fort Myers, Lake Placid, Melbourne, Naples, Ormond Beach, Punta Gorda, Quincy, St. Petersburg, St. Petersburg Beach, Sarasota, Tallahassee, Tampa & Venice)
Hd: James M. Kelly, ExecVP&SrTO
PersTr: J. J. Howley, SrVP&SrTO
CorpTr: Ivy Colmenares, VP&TO
TrInv: R. A. Wilson, SrVP
ComTrF: I. W. Sieffert, SrVP
EmplBen: R. D. Johnson, VP
Nb: R. R. Jones, VP&TO

FIRST UNION NATIONAL BANK OF FLORIDA
501 E. Kennedy Blvd.
P.O. Box 10398 33679
813/276-6149
(Branch of Jacksonville)
Steve Timberlake
Mktg: Norman Stumberg

FLORIDA NATIONAL BANK
100 S. Ashley Dr. 33602
813/273-8229
(Branch of Jacksonville)
Mgr: Donald E. Bishop, SrVP

NCNB NATIONAL BANK OF FLORIDA
400 N. Ashley Ave., P.O. Box 1469 33601
813/224-5501 Tr$7.3 Bil (NCNB Corp)
(Headquarters: Tampa. Regional Trust Offices: Boca Raton, Orlando, Sarasota. City Trust Offices: Bradenton, Ft. Lauderdale, Ft. Myers, Jacksonville, Largo, Miami, New Port Richey, Palm Beach)
PersTr: John O. Allen, VP&TO-StateMgr
William F. Arthur, VP&TO-RegMgr
Kathleen O. Cress, VP&TO-RegMgr
Georgia Foster, VP&TO-RegMgr
Susan L. Fersner, AsstVP&TO-TampaCityMgr
EB: James C. Jackson, VP&TO
CorpSecMgr: Larry Kinard, VP&TO
TxMgr: Jake Strasheim, VP&TO
CorpTrInvMgr: R. Scott Givens, VP&TO
PersTrInvMgr: Patricia Chancey, AsstVP&TrInvO
TrREMgr: John Sauter, VP&TO
TrDistMgr: Susan McLean, VP&TO
CorpTr,Nb: William Povey, VP&TO
PersTr,Nb: Terry Peterson, AsstVP&TO

PNC TRUST COMPANY OF FLORIDA, N.A.
One Tampa City Center, Ste. 2400 33602
813/273-0030
(An Affiliate of PNC Financial Corp., Pittsburgh, PA. Representative office in Vero Beach)
James P. Johannsen, Pres&CEO
PersTr: Kenneth F. Dornbush, ExecVP
TrInv: Richard R. Bumer, SrVP
Nb: John C. Maynard, VP

SUN BANK OF TAMPA BAY
Trust Banking Group
Madison & Franklin Sts., P.O. Box 1498 33601
813/224-2460 Tr$492.750 Mil
Hd,Nb: John M. Tapley, ExecVP&TO
PersTr: Dirk V. Tolle, SrVP&TO
TrInv: James A. Gregory, SrVP&TO
EmplBen,Nb: William F. Tarry, VP&TO
Nb: Teresa D. Velez, SrVP&TO

Tequesta

BARNETT BANKS TRUST CO., N.A.
150 Tequesta Dr. 33469
407/747-4040
Hd: Richard C. Franzke, VP
TrInv: Kris Kaltenborn, IO

Valparaiso

VANGUARD BANK & TRUST COMPANY
23 John Sims Pkwy. 32580
904/678-4141 Tr$50 Mil
(Branch in Fort Walton)
Hd,TrInv,Nb: James D. Howser, SrVP
PersTr,Est,CorpTr: Joan Sisneros, AsstVP&TrAdmO
PersTr,Est,EmplBen: Ruth T. Bowers, AsstTO

Venice

FIRST FLORIDA BANK, NA
P.O. Box 676 34284
813/488-2261
(Branch of Tampa)
Hd,Nb: Harry M. Reeser, III, SrVP&TO

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813/483-1200 Tr$245 Mil
(Branch in Englewood)
Hd,Nb: Paul N. Hocking, SrVP&SrTO
PersTr: Ted F. Ruckert, VP&TO
Lee Burns, VP&TO
Thomas Moran, AsstVP&TO
TrInv: Edise Sievers, TrInvO
TrOpers: Robert Pashe, TOpO
Prob: C. Kelley Corbridge, VP&TO

SUN BANK/SARASOTA COUNTY, N.A.
Trust Banking Group
333 S. Tamiami Trail 34285
813/484-3727 Tr$10 Mil
(Branch of Sarasota)
Hd: Garrett Heard, IV, SrVP
Nb: Cary P. Putrino, TO

Vero Beach

BARNETT BANKS TRUST CO., N.A.
601 21st St. 32961
407/231-4271
Hd: William D. Colyer, VP

THE BEACH BANK OF VERO BEACH
Trust Department
755 Beachland Blvd. 32963
407/231-2404 Tr$146 Mil
Hd: H. R. Chenault, Jr., VP&SrTO
PersTr: Robert E. Poysell, Jr., VP&TO
Bruce E. Kranicz, TO
Judy L. Villanova, TO
Ann M. Freeman, TO
L. Darlene Jones, TO
TrInv: Ben A. Sellers, Jr., TrInvO
TrOpers: Rose Ann Ledford, TOpO
Marianne Hudgins, AsstTOpO

FIRST UNION NATIONAL BANK OF FLORIDA
P.O. Box 1269 32961-1269
407/778-6068
(Trust Office of Jacksonville)
Frank McLaughlin

FLORIDA NATIONAL BANK
4445 N. Rte. A1A 32963
407/562-8200
(Branch of Jacksonville)

NATIONAL CITY TRUST COMPANY
4445 N. Highway A1A, Ste. 231 32963
407/231-7555
(Branch of West Palm Beach)
Randy L. Owen, TO

PNC TRUST COMPANY OF FLORIDA, N.A.
5065 N. Rte. A1A, P.O. Box 4026 32964
407/231-6910
(An affiliate of PNC Financial Corp., Pittsburgh, PA)
James P. Johannsen, Pres&CEO
Mary R. Johnston, TO
PersTr: Joseph L. Petz, VP

SUN BANK/TREASURE COAST, N.A.
Trust Banking Group
1716 Rte. A1A 32960
407/567-7000
(Branch of Ft. Pierce)
Hd. Carl H. Bentz, SrVP&TO
Nb: C. A. "Drew" Rosasco
Robert S. Padelford, TO
Josephine A. Welch, TO
Paula A. Bowers, TrRep
Paula G. Giaquinto, TrRep

Discretionary Trust Assets: This figure should reflect the market value of employee benefit, personal trusts, estates, and managed agencies over which each institution exercises investment discretion as reported to the F.D.I.C. on the "Annual Report of Trust Assets".

West Palm Beach

BANK OF NEW ENGLAND TRUST COMPANY, N.A.
Reflections Office Centre, Ste. 750
400 Australian Ave. 33401
407/832-6430 Tr$100 Mil
Hd: Harold S. Hodgdon, III, ExecVP

BANKERS TRUST COMPANY OF FLORIDA, NatAssn
505 S. Flagler Dr. 33401
305/833-2470 Tr$322 Mil
(Affiliate of Bankers Trust New York Corp.)
Hd: John M. Stewart, Pres
PersTr: L. Edward Mitchell, VP
PersInv: John R. George, VP

BARNETT BANKS TRUST CO., N.A.
625 N. Flagler Dr., P.O. Box 24644 33416
407/838-2332
Nb: Spencer H. Webster, Jr., VP

FIRST AMERICAN BANK & TRUST
P.O. Box 3146 33402
407/533-1950 Tr$25 Mil
Hd: John C. Patten, Jr., SrVP&TO
CorpTr: J. David Dever, AsstTO
TrInv: Robert M. Durham, VP
TrOpers: Carol Culler, TOpO
Nb: Richard S. Freedman

FIRST WISCONSIN TRUST COMPANY OF FLORIDA, N.A.
515 N. Flagler Dr., Ste. 2100, 33401
407/832-8200 Tr$96 Mil
Hd: Philip L. Dunmire, Pres&CEO
PersTr: Steven R. Haligas, VP
TrInv: Thomas W. Tripp, SrIO
Nb: David D. Larson, SrTO
Clifford M. Lind, VP

HARRIS TRUST COMPANY OF FLORIDA
505 S. Flagler Dr., Ste. 1400 33401
407/833-6650
(A wholly owned subsidiary of Harris Bankcorp-Chicago)
Joan M. Baratta, Chm
Jay L. Owen, Pres
PersTr: D. Bruce Berkinshaw, VP
TrInv: Bruce M. Elwell, VP
Nb: William Tidmore, VP

NATIONAL CITY TRUST COMPANY
1401 Forum Way, Ste. 503 33401
407/697-2424
(Affiliate of National City Corp)
Hd,Nb: Gary L. Galbreath, VP
PersTr: Ellen J. Abrams, VP
TrInv: Mark A. Kruggel, VP

SUNBANK/SOUTH FLORIDA, N.A.
Trust & Investment Management Group
222 Lakeview Ave. 33401
407/835-2600
(Branch of Ft. Lauderdale)
Hd: Jean G. Smith, SrExecVP
Estate&Gdn: Lowell C. Mott, SrVP&TO
PersTrBrowardCty: Kenneth L. Brown, SrVP&TO
PersTrPalmBchCty: Thomas D. Reinhold, SrVP&TO
TrInv: Guy G. Faillace, SrVP&TO
Nb: David E. Ratcliffe, SrVP&TO
EmplBen: Alana S. Curtice, VP
TrOpers: Sandra M. Morway, VP
SvcDivRE: Terry S. Gardner, VP&TO
SvcDivTax: William N. Dickson, III, TO

Winter Haven

BARNETT BANKS TRUST CO., N.A.
11 Fifth St., S.W. 33880
813/297-1303
Hd: Richard C. Cheney, VP

SUN FIRST NATIONAL BANK OF POLK COUNTY
Trust Banking Group
595 Cypress Gardens Blvd.
P.O. Box 1380 33882-1380
813/294-5425
Hd: Samuel W. Hart, VP&TO
PersTr: Effie S. Ritchie, TO

Winter Park

BARNETT BANKS TRUST CO., N.A.
250 Park Ave. S., P.O. Box 1000 32789
407/629-5295
RegMgr: Lawrence B. Smyre, III, SrVP
Hd,PersTr: James R. Lobley, VP
TrInv: G. Russell Creighton, SrInvO
PersTrNb: Christopher Clanton, VP
EmplBenAdm: Gerald O'Leary, VP
RE: Darlin Finch, REO

CITIZENS AND SOUTHERN TRUST COMPANY (FLORIDA), N.A.
Central Region
369 N. New York Ave. 32789
407/646-9210
(Office of Ft. Lauderdale)
Hd: Gary W. Davis, SrVP

PIONEER SAVINGS BANK
200 E. New England Ave. 32789
407/644-4808
(Trust Service Office of Clearwater)
Gerald A. Youngs, SrVP&TO

SUN BANK, N.A.
201 New York Ave. N. 32789
407/331-2182
(Branch of Orlando)

Zephyrhills

SUNBANK & TRUST COMPANY
East Pasco Office
5435 Gall Blvd. 34283
813/782-1502
(Branch of Brooksville)
Nb: Greg Conover, TO
Admin: Carol Burnell, TO

GEORGIA

Albany

CITIZENS AND SOUTHERN TRUST COMPANY (GEORGIA), N.A.
P.O. Box 1309 31703-5101
912/432-4250
(Branch of Atlanta)
Hd: Randy Sherrer, VP

FIRST STATE BANK & TRUST CO.
333 Broad Ave. 31702
912/432-8090 Tr$140 Mil
(Branch in Bainbridge)
Hd,CorpTr,Nb: Joseph B. Powell, Jr., ExecVP-Tr
PersTr: John Lovejoy, TO
TrInv: B. Randall Merchant, TrInvO
EmplBen: W. R. Stratford, SrVP&SrTO
TrOpers: Joan Nolan, TOpO

SECURITY BANK & TRUST CO.
P.O. Box 1912 31703
912/883-5000 Tr$22 Mil
Hd: William O. Dorough, Jr., VP

TRUST COMPANY BANK OF SOUTH GEORGIA
410 Broad Ave. 31702
912/436-8421 Tr$20 Mil
Hd: James D. Lanier, SrVP&TO
EmplBen: Jack G. Early, Jr., TrAdm

Americus

SUMTER BANK AND TRUST COMPANY
P.O. Box 767 31709
912/928-3715 Tr$6.6 Mil
Hd: Sherri S. Webb

Athens

CITIZENS AND SOUTHERN TRUST COMPANY (GEORGIA), N.A.
P.O. Box 992 30613
404/549-8700
(Branch of Atlanta)
Hd: George Whitton, VP

GEORGIA (Cont'd)

Athens (Cont'd)

TRUST COMPANY BANK OF NORTHEAST GEORGIA, N.A.
P.O. Box 1807 30603
404/354-5260 Tr$60 Mil
Hd: C. David Bell, SrVP&TO
Sanders F. Hale, VP&TO

★Atlanta

BANK SOUTH, NatAssn
55 Marietta St. N.W. 30302
404/529-4239 Tr$507 Mil
TrGpHd: J. Blake Young, Jr., ExecVP
Hd,PersTr: John Viani, VP
CorpTr,CorpSecur: Ed Linsley, VP
TrInv: Phil Larkins, SrVP
EmplBen: William Hampton, VP
TrOpers: James Berrong, VP
Nb: John Aldridge, SrVP
TrMktg&Plng: Alston Glenn, SrVP

CITIZENS AND SOUTHERN TRUST COMPANY, INC.
33 North Ave., P.O. Box 4899 30302-4899
404/897-3253 Tr$4.6 Bil
(Subsidiary of the Citizens and Southern Corporation, Parent of Citizens and Southern Trust Company(Georgia),N.A., Citizens and Southern Trust Company(Florida),N.A. and Citizens and Southern Trust Company(South Carolina), N.A.)
CEO: Kenneth J. Phelps, Pres
Mktg: Paul V. Cropley
Finance: Jerry W. Dawson, SrVP&Sec
Treas: Deborah D. Hardenstine, VP
Training: Charles E. Rowland, Jr., VP
CorpTrAgcy: Anthony A. Guthrie, SrVP
InstitInv&EmplBen: Thoben F. Elrod, Jr., SrVP&MngDir
Corp&InstitSls: Richard Schweitzer, SrVP
Compliance: William T. Walsh, SrVP
HumanRes: Richard Pfleger, VP
TrOpers: James T. Maxwall, ExecVP
SecurSvcs&Sfkpg: Denis McWhorter, VP
ComTrFrAcctg: Paul Flynn, SrVP

CITIZENS AND SOUTHERN TRUST COMPANY (GEORGIA),N.A.
33 North Ave., P.O. Box 4899 30302-4899
404/897-3253 Tr$3.54 Bil
(Branches in Albany, Athens, Augusta, LaGrange, Macon, Rome, Savannah and Tampa, FL. Affiliates in South Carolina and Florida)
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PersTr: Larry B. Hooks, ExecVP
SpecAssets: Jon G. White, SrVP
Tx: Ralph Engleka
AtlantaReg: Thomas Crews, SrVP
NorthReg: Larry W. Snow, SrVP
SouthReg: Don A. Pinson, SrVP
CoastalReg: Joe Daniel, Jr., SrVP
CorpTr/InvSvcs: Anthony A. Gutherie, SrVP
InstitTr/FinlSvcs: Thoben Elrod, SrVP

FIRST AMERICAN BANK OF GEORGIA, N.A.
P.O. Box 1343 30301
404/584-1626 Tr$973 Mil
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PersTr: Faryl S. Moss, GpVP
CorpTr,EmplBen: A. Ray Crider, GpVP&TO
TrInv,ComTrF: Reid Schlager, GpVP
TrOpers: Bette Heaberlin, GpVP&TO
Nb: Candace Chapman, VP

FIRST NATIONAL BANK OF ATLANTA
Trust Dept.-M.C. 630
2 Peachtree St., N.W. 30383
404/332-6669 Tr$2.3 Bil
(A Division of First Wachovia Trust Services with Georgia Trust Branches in Atlanta, Dalton & Gainesville)
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TrInv: Dean J. Patenaude, SrVP
PersTr: O. M. Walstad, SrVP
PersTr,Nb: William F. Ottinger, VP
CorpTr: Bart A. Donaldson, VP
EmplBen: Bev H. Wood, SrVP
EmplBen,Nb: Richard H. Burgin, VP
CharFds: Eugene A. Hayes, III, VP
CapMgt: Barry N. Berlin, VP
TrOpers: Dana F. Ponder, VP

RELIANCE TRUST COMPANY
3295 Northcrest Rd. NE 30340
404/938-6400 Tr$194 Mil
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PersTr: Susan Anderson, VP
CorpTr: W. Ray Walker, SrVP
IRA Admin: Cindy Jones, VP
TrOpers: P. B. Braswell, SrVP
Nb: Marv Hoeflinger
TDP: Dick Bilsland

TRUSCO CAPITAL MANAGEMENT, INC.
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404/586-6450
(A subsidiary of Trust Company Bank, Atlanta, GA)
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Inv: Douglas S. Phillips, ExecVP
Nb: William J. Hearn, ExecVP

TRUST COMPANY BANK
P.O. Box 4655 30302
404/588-7272 Tr$8.6 Bil
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PersTrInv: Gerard T. Adams, GpVP
Nb,RE: James E. Arnett, GpVP
CorpSvcs,TrOpers: Thomas L. Lanier, SrVP
InsCoAdvGp: Larence J. Trotti, SrVP
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Hd: E. Larry Eidson, ExecVP-
TrOpers: Thomas L. Lanier, SrVP
TrMkt: H. Hamilton Smith, SrVP

Augusta

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P.O. Box 912 30903
404/828-8208
(Branch of Atlanta)
Hd: William A. Appleton, VP

FIRST UNION BANK OF AUGUSTA
P.O. Box 1211 30913
404/823-2676 Tr$195 Mil
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Carole A. Harris, AsstVP&TO
Iva N. Williamson, VP&TO
TrInv: Jeremy M. Coghlan, VP&TO
Sls: Mitchell J. Green, II, TO
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TRUST COMPANY BANK OF AUGUSTA, N.A.
801 Broad St. 30903
404/821-2000 Tr$200 Mil
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EmplBen: L. Richard Ham, TO
TrOpers: Richard D. Marshburn, AsstVP&TO

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James Hall, CityPres&TO

Brunswick

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TrOpers: Betty K. Kennedy, VP&TO
PersTr: Thomas B. Clifton, Jr., VP&TO

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(Branch in Waycross)
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TrOpers: Peggy H. Godwin, VP-Tr
PersTr,EmplBen,TrInv: Kenneth L. Pipkin, VP-Tr
CorpTr,PersTr: Ellen W. Skinner, TO

Calhoun

CALHOUN FIRST NATIONAL BANK
P.O. Box 12169 30701
404/629-4531 Tr/o$7 Mil
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Camilla

PLANTERS & CITIZENS BANK
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912/336-5271
Hd: E. J. Vann, IV, Pres&TO

Carrollton

CITIZENS & SOUTHERN BANK
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404/834-0821 Tr$14 Mil
Hd: Henry Dickerson, Pres

Cedartown

FIRST NATIONAL BANK OF POLK COUNTY
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(Branch in Rockmart)
Hd: Glenn L. Mitchell, Jr., VP&TO

Columbus

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PERSONAL TRUST DIVISION
Hd: Michael E. Turner, SrVP
TrAdmin: Clifford J. Swift, III, VP&TO
EstAdmin: George G. Flowers, VP&TO
CorpTr: Alice R. Herin, VP&TO
SpecFinSvcs: Gene E. Clark, VP&TO
Nb: Barbara B. Kamensky, TO
TrTx: Addie H. Cunningham, VP&TO
INVESTMENT DIVISION
Hd,TrInv: Danny R. Hobbs, VP&IO
TrInv: Joseph M Lowery, IO
ComTrF: Megan L. Busby, AsstIO
TrRE: E. Buford King, III, VP&IO
EmplBen: Joseph H. Mixon, VP&TO
InvOpers: Susan T. Bankston
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Hd: F. Stevenson Brice, Jr., SrVP
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PersTr,Tax: Anthony D. Link, AsstVP&TO
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Hd: J. W. Kennedy, Jr., VP&TO

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Hardwick Sq., P.O. Box 1367 30722-1367
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Jim McIntosh, AsstVP&AsstTO

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CorpTr: Kathy Palmer, AsstVP&TO
TrInv: Robert Mitchell, VP&SrIO
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FinPlan,Nb: Richard T. Allison, VP&TO

FIRST NATIONAL BANK OF ATLANTA-GAINESVILLE
340 N. Green St., P.O. Drawer 978 30503
404/534-3501 Tr$25 Mil
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Hd: Allen Payne Long, CitySrVP&SrTO
TrAdm: Ann Parks, CityAsstVP

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P.O. Drawer F 30224
404/227-2251 Tr$15 Mil
Hd: Robin W. Nance, SrVP&TO

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Capital Management Group
P.O. Drawer C 30224
404/228-2714 Tr$124 Mil
Hd: L. H. Thompson, Jr., SrVP&TO
Rosa D. Stewart, AsstVP&TO

Jesup

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204 W. Cherry St. 31545
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(Branch of Atlanta)
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COMMERCIAL BANK & TRUST CO.
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Hd: J. Dillard Williams, TO

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FIRST NATIONAL BANK & TRUST CO.
P.O. Box 467 30434
912/625-7291 Tr$2 Mil
Hd: William F. Easterlin, III, VP&TO
Olin R. Jackson, ExecVP&AsstTO

Macon

BANK SOUTH, MACON
515 Mulberry St. 31201
912/749-9377 Tr$50 Mil
Hd: Dave Jeffords, VP
TrOpers: Barbara Fitzgerald, TO
EmplBen: Menlo Tyson, AsstTO

CITIZENS AND SOUTHERN TRUST COMPANY (GEORGIA), N.A.
P.O. Box 4007 31213
912/744-6455
(Branch of Atlanta)
Hd: Don A. Pinson, SrVP

TRUST COMPANY BANK OF MIDDLE GEORGIA, NatAssn
P.O. Box 4248 31208
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PersTr: Mary D. Kearnes, SrVP&TO
CorpTr: Richard Dorholt, AsstVP&TO
EmplBen: Dora Jean McCardel, VP
TrOpers: Vicki Arrington
Nb: Marion H. Liles, Jr., VP

Marietta

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(Branch of Barnett Banks Trust Co., Jacksonville, FL)
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PersTrNb: Steve Werber, TO
EmplBenAdmin: Donna Balaguer, TO
TrInv: David W. Price, VP

Monroe

NATIONAL BANK OF WALTON COUNTY
P.O. Box 728 30655
404/267-6511 Tr/o$5 Mil
Emory Lewis, Pres
Mary W. Walker, VChm
Cynthia Castleberry, TO

Moultrie

MOULTRIE NATIONAL BANK
P.O. Box 849 31776-0849
912/985-1120 Tr$25 Mil
Hd: G. D. Moon, SrVP&TO
Judy Owens, AsstTO
Andrew Christensen, AsstTO

Pelham

TRUST COMPANY BANK OF SOUTH GEORGIA
P.O. Box 667 31779
912/294-2691 Tr/u$1 Mil
Ralph Phillips, TO

Rockmart

FIRST NATIONAL BANK OF POLK COUNTY
P.O. Box 526 30153
404/748-1750
(Branch of Cedartown)
Glenn L. Mitchell, Jr., VP&TO

Rome

CITIZENS AND SOUTHERN TRUST COMPANY (GEORGIA), N.A.
P.O. Drawer L 30161
404/291-0123
(Branch of Atlanta)
Hd: J. Marc Albertson, VP

TRUST COMPANY BANK OF NORTHWEST GEORGIA, N.A.
P.O. Box 1314 30162-1314
404/291-4421 Tr$79 Mil
Hd: Roger W. Goss, GpVP&TO
TrAdmin: Claud H. Saunders, VP&TO
Jane B. Stansell, TO

St. Marys

THE COASTAL BANK OF GEORGIA
2601 Osborne Rd. 31558
912/882-3601
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Hd: William M. Pickard, SrVP&TO

St. Simons Island

THE COASTAL BANK OF GEORGIA
912/264-4311
(Branch of Brunswick)
Hd: William M. Pickard, SrVP&TO

Savannah

CITIZENS AND SOUTHERN TRUST COMPANY (GEORGIA), N.A.
22 Bull St. 31401
912/944-3460
(Branch of Atlanta)
Hd: Joe Daniel, Jr., SrVP

FIRST UNION BANK OF GEORGIA
Capital Management Group
P.O. Box 9947 31412
912/234-3441 Tr$150 Mil
Hd: E. Bryan Connerat, Jr., VP&RTO
PersTr: Lewis Little, VP&TO
Elizabeth M. Oxnard, AsstVP&TO
Donna W. Cantrell, AsstVP&TO

TRUST COMPANY BANK OF SAVANNAH
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Hd: Donald R. Correll, SrVP&TO
TrAdmin: Elizabeth P. Millians, VP&TO
Opers: Beverly C. Clark, AsstTO

Statesboro

FIRST BULLOCH BANK & TRUST CO.
40 N. Main St. 30458
912/764-6611 Tr$8 Mil
Hd: John B. Barton, VP&TO
TrOpers,TDP: Debra R. Standridge, AdmTO

SEA ISLAND BANK
P.O. Box 568 30458
912/489-8661 Tr$25 Mil
Hd: M. Albert Burke, VP&TO
EmplBen: June G. Cato, AsstTO
TrOpers: Kathy Jones
Nb: Debbie May

Thomasville

THE CITIZENS & SOUTHERN NATIONAL BANK
P.O. Box 1178 31799
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GEORGIA (Cont'd)

Toccoa

BANK OF TOCCOA
P.O. Box 430 30577
404/886-9421 Tr/o$8 Mil
Hd: Joyce Skinner, TO
TrOpers: Patti Cabe

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FIRST STATE & TRUST COMPANY
527 N. Patterson St. 31603
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TrOpers: Anne D. Conner, AsstTO

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EmplBen: Carolyn Ornellas, VP
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BISHOP TRUST CO. LTD.
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TrOpers: James E. Connor, VP&OpersO
TrInv: Herbert Ho, VP&SrIO
EmplBen: Daniel P. Zaehring, VP&SrTO
Sls: John I. Seth, VP
RE: Wilmer C. Morris, VP&SrREO
Taxes: Patricia M. Nunan, VP&SrTxO
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PersTr: Guernsey Curran, III, SrVP
CorpTr,EmplBen: Neal T. Okamoto, VP
TrInv: Jerrold A. Fuller, VP
TrOpers: Mark Yoshida, VP
Nb: Douglas D. Wilson, VP

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808/525-6874 Tr$35 Mil
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IDAHO

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CorpTr: Donna Pierce, AsstVP&SrTO
ComTrF,TrOpers: Chris Wright, AsstVP&TO
EmplBen: Kim Norstebon

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EmplBen: Douglas Blattmachr, SrVP&Mgr
Nb: Jack Rucker, Mgr
RE: Don Cassat, Mgr

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Hd: Russell Johnson, SrTO

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Al Hagler, VP&TO

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P.O. Box 69 83402
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(Branch of Boise)
Mgr: Hal Peterson, Mgr&TO

VALLEY BANK
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Raymond M. Severe, VP&TO
Robert G. Parkinson, TO
Sharla Galbraith, OpO

Lewiston

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P.O. Box 874 83501
208/743-9471
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Susan A. Kafka-Cook, VP&TO

Pocatello

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P.O. Box 1709 83204
208/232-3831
(Branch of Boise)
Hd: Laura Oliver, Mgr,RegTO

KEY BANK OF IDAHO
Center & Arthur Sts. 83204
208/234-1771 Tr$180 Mil
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PersTr: Gary Pehrson, TO
EmplBen: Wynona Brackenbury, VP&TrAdmMgr
TrOpers: Pam Wallis, TO

Twin Falls

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P.O. Box 509 83301
208/734-2450
(Branch of Boise)
Mgr: Phil Ioset, RegTO

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NaDeane McCoy, TrAdm
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ILLINOIS

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312/658-4535
Hd: James J. Berlier, ExecVP&TO

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Patrick J. Heitzig, SrVP&TO
CorpTr,TrOpers: Jean L. Herzog, TO

LANDMARK TRUST CO.
10950 Lincoln Trail 62002
618/398-7878 Tr$143 Mil
Robert L. Finder, Jr., Pres&CEO
EmplBen,Plng&Adm:
Thomas J. Neuner, VP
Inv: Allen A. Roche, VP
Adm,Opers: Patricia E. Fitzgerald, VP
EstPlng,BusDev: Walter Roddy, TO
Adm,Tax: Norman W. Thompson, TO
Adm: Melinda S. Markham, TO
TrOpers: Joyce Young, TO
EmplBen,Adm: Cecelia Curtis, TO

MERCANTILE BANK OF ILLINOIS N.A.
P.O. Box 517 62002
618/463-2231 Tr$106 Mil
Hd,PersTr: John F. Theen, VP&TO
EmplBen: Sherry Cowan, AsstVP&TO
TrOpers: Barbara Shaffer, TOpO

Amboy

THE FIRST NATIONAL BANK
220 E. Main St. 61310
815/857-3625 Tr$1 Mil
Hd: L. G. Hawes
TrOpers: Ronda Partington, AsstTO

Antioch

STATE BANK OF ANTIOCH
440 Lake St. 60002
312/395-2700 Tr$13 Mil
Hd: Carolyn Blanchette, AsstVP&TO

Argenta

THE GERBER STATE BANK
P.O. Box 10 62501
217/795-2331 Tr$2 Mil
Mgr: Edwin M. Wallace, Pres&TO
Richard E. Kaufman, VP&TO
Gordon Bennett, ChmBd&FM
Judy S. Sanders, AsstTO

Arlington Heights

CHICAGO TITLE & TRUST CO.
135 E. Algonquin Rd. 60005
312/437-1151
(Branch of Chicago)
Stanley Perry, SrVP

NBD TRUST COMPANY OF ILLINOIS
900 E. Kensington Rd. 60004
312/870-2900
(Trust Office of NBD Trust Co. of Ill., Evanston)
PersTr: Lawrence J. Kolman, VP&TO

Arthur

STATE BANK OF ARTHUR
P.O. Box [illegible]45 61911
217/[illegible] Tr$7 Mil
[illegible] Winningham, Pres&TO
[illegible] Dukeman, ExecVP&AsstTO
[illegible] earce, VP&FM

Ashton

ASHTON BANK & TRUST CO.
563 Main St., P.O. Box 208 61006
815/453-7441 Tr$1 Mil
Hd: David Ledlie, Pres
TrOpers: Robert E. Heimbaugh, AsstTO

Atwood

ATWOOD STATE BANK
131 N. Main St., P.O. Box 366 61913
217/578-2221
Hd: Robert Williams, Pres

Auburn

STATE BANK OF AUBURN
P.O. Box 80 62615
217/438-6114 Tr$1 Mil
Hd: Marceau Criquelion, ExecVP&TO

Discretionary Trust Assets: This figure should reflect the market value of employee benefit, personal trusts, estates, and managed agencies over which each institution exercises investment discretion as reported to the F.D.I.C. on the "Annual Report of Trust Assets".

Aurora

AURORA NATIONAL BANK
34 S. Broadway 60507
312/844-7000 Tr$34 Mil
Hd: Gerald Lanigan, SrVP&TO
PersTr: Joel Binder, VP&TO

MERCHANTS NATIONAL BANK OF AURORA
34 S. Broadway 60507
312/896-8531 Tr$150 Mil
Hd,PersTr: Gerald M. Lanigan, SrVP&TO
TrInv: Joel Binder, VP&IO
James Kollereb, TrInvO
PersTr: Pam Mann, TO
Charles Campbell, TO
Opers&Tx: Jerome J. Elwart, TO
Farm: Eric Leggett

OLD SECOND NATIONAL BANK
37 S. River St. 60507
312/892-0202 Tr$300 Mil
Hd,Nb,TrInv,ComTrF:
Terence L. Kothe, VP,SrTO&IO
TrOpers,TDP: Mark Truemper, TOpO
PersTr,Prob: Judith K. French, SrTO
David Helscher, TO
Patricia Palumbo, AsstTO
EmplBen: Jill Schluntz, TrAdm
TrInv: Edward Keating, TrInvO
Jonelle Holden, AsstTrInvO

Bannockburn

FIRST OF AMERICA TRUST COMPANY
Bannockburn Lake Office Plaza, Ste. N-160
2345 Waukegan Rd. 60015
312/945-7500 Tr$470 Mil
(Trust Locations in Kankanee, Rock Island & Rockford)
Hd,PersTr,CorpTr,EmplBen,Nb:
Doyle M. Weathers, SrVP&TO
TrOpers: Patricia Brown, OpersCo-ord
LandTrust: B. Jane Henry, TO

Barrington

HARRIS BANK BARRINGTON, N.A.
201 S. Grove Ave. 60010
312/381-4000 Tr$294 Mil
(Subsidiary of The Harris Bankcorp, Inc., Chicago.)
Hd: Richard P. Spicuzza, SrVP&TO
Est,PersTr: John M. Muchoney, TO
Jane M. Feeney, TO
Jerry A. Wiel, AsstTO
TrInv: Joan Giardina, VP&TrInvO
Garry E. Warren, TrInvO
TrOpers: Frank J. Phillips, VP&TOpO
LandTr: Penny M. Johns, LandTO
Margaret Donnelly, LandTO

Batavia

GARY-WHEATON BANK OF BATAVIA
18 E. Wilson St. 60510
312/879-5200
(Branch of Wheaton)
Hd: Marilyn K. Anderson, VP

Beardstown

FIRST NATIONAL BANK
P.O. Box 260 62618
217/323-4105 Tr$9.2 Mil
Hd: Muriel Paul, VP&TO
Emil E. Rink, TO

Belleville

BOATMEN'S NATIONAL BANK OF BELLEVILLE
P.O. Box 367 62222
618/233-6600 Tr/o$65 Mil
Hd,EmplBen,Nb: Robert L. Allison, SrVP&TO
TrInv: Doyt Ladd, AsstTO
PersTr,Prob: Catherine A. Rubin, AsstVP
CorpTr,TrOpers: Mary Lou Berg, AsstTO
Nb: Robert Yoffie, AsstVP

ILLINOIS (Cont'd)

Belleville (Cont'd)

MAGNA TRUST COMPANY
Belleville Trust Center
222 E. Main St. 62220
618/233-2120 Tr$875 Mil
(Trust Centers in Belleville, Bloomington,
Centralia, Decatur, Granite City & Springfield)
Lowell G. Burger, ChmBd
Roger L. Beaman, Pres&CEO&CtrMgr
Lewis G. Laughlin, ExecVP
Everett W. Kassing, SrVP&CtrMgr
Daniel A. Davis, AsstVP&FM
Mary L. Forgy, VP-Ops,CorpSec&Treas
George B. Lingelbach, Jr., TO
George W. Obernagel, III, AsstVP,AsstSec&TO
Anabel C. Selby, AsstVPMktg/HumanRes
Richard S. Wimmer, VP&TO
Pauline Fulk, TOpO
Linda D. Davis, TOpO
Walter F. Czaicki, IO
John W. Brinkerhoff, VP&TO
CorpTr: Frank H. Nute, AsstTO
Nb: Terence A. Verzal, AsstVP

MAGNA TRUST COMPANY
West Belleville Trust Center
4800 W. Main St. 62223
618/234-3014
(Branch of Belleville)
CtrMgr: Quinten E. Spivey, SrVP&CtrMgr
Marsha A. Glaenzer, AsstVP

Belvidere

BELVIDERE NATIONAL BANK & TRUST CO.
530 S. State St. 61008
815/544-2400 Tr$50 Mil
(Branch in Rockford)
Hd,TrInv: Park Johnston, SrVP&TO
PersTr,Nb: Edith Watts, VP&TO
TrOpers: Darlene Bicksler, AsstTO
EmplBen: Sandra King, AsstTO
TDP: Alice VanBrocklin

Bement

STATE BANK OF BEMENT
P.O. Box 142 61813
217/678-2321
Hd: George H. Wilkinson, Chm&TO
F. M. Lonnon, Pres&AsstTO
K. W. Wright, AsstTO
M. L. Syfert, AsstTO

Berwyn

COMMERCIAL NATIONAL BANK OF BERWYN
3322 S. Oak Park Ave. 60402
312/484-0800 Tr$60 Mil
Hd: John P. Dunne, VP&TO
TrOpers: Timothy Fullerton

Bethany

SCOTT STATE BANK
P.O. Box 245 61914
217/665-3321 Tr$5 Mil
Hd,PersTr,TrInv,Nb: Fred E. Young, VP,FM&TO
EmplBen,TrOpers: Eileen J. Marshall, AsstTO
Nb: Sam Scott, Pres&AsstTO

Bloomington

BANCMIDWEST McLEAN COUNTY, NA
P.O. Box 128 61701
309/829-1000 Tr$148 Mil
Hd: Wallace L. Yoder, SrVP
PersTr: Grant W. Basting, VP&TO
CorpTr: Rodger K. Jenkins, SrVP&TO
EmplBen: John W. Deffner, EBO

IAA TRUST COMPANY
1701 Towanda Ave. 61701
309/557-3241 Tr$3 Bil
Hd,TrInv: Gary E. Mede, ExecVP
PersTr: Richard Miller, TO
ComTrF: Stophen Miller, IO
John Jacobs, IO
Wayne Brown, IO
EmplBen: Linda Faull, TO
TrOpers: Richard Day, Comp
Nb: David Tipsword, TO
TDP: Connie Denison

MAGNA TRUST COMPANY
1304 E. Empire St., P.O. Box 1247 61702
309/663-1311
(Branch of Belleville)
Karla Plunkett, TO&CtrMgr
FM: Thomas C. Rogers, AsstVP

MARINE BANK-BLOOMINGTON/NORMAL
2205 E. Washington St. 61701
309/827-6221 Tr$40 Mil
(Trust Office of Marine Bank of Springfield)
Hd: David W. Wilson, VP&TO
PersTr: Victor J. Henson, TO

THE PEOPLES BANK
120 N. Center St. 61701
309/828-5211 Tr$237 Mil
Hd,PersTr,CorpTr: Owen J. Mair, VP&SrTO
TrInv,ComTrF,EmplBen: Fred Bastion, TrInvO
TrOpers: Harriet L. Gosnell, AsstVP&TO
EmplBen: Gregg McElroy, AsstTO
Nb: Mark Ballard, TO

Blue Island

FIRST NATIONAL BANK OF BLUE ISLAND
13057 S. Western Ave. 60406
312/385-2200 Tr$28 Mil
Hd: William H. Thomson, VP&TO
TrInv,ComTrF: Michael Scudder
TrOpers: Janet Fasciana

Bourbonnais

BANK OF BOURBONNAIS
One Heritage Plaza 60914
815/933-0570
Hd: Joseph A. Ferrante, Pres
LandTr: Vera C. Amiano

Breese

GERMANTOWN TRUST & SAVINGS BANK
205 Germantown Rd. 62230
618/526-2080
Hd: James R. Lampe, TO
Dale Deiters, AsstTO
Coleen Sonroeder, AsstTO

Burbank

THE COLE TAYLOR BANK
5501 W. 79th St. 60459
312/454-9450
(Branch of Chicago)
Nb: Eugene Hunziker, VP&TO

Bushnell

FARMERS & MERCHANTS STATE BANK
P.O. Box 149 61422
309/772-2171 Tr$16 Mil
Hd,PersTr,Nb: Michael G. Steelman, Coun&TO
TrInv,TrOpers,EmplBen: Joyce Thurman
Farm&REMgt: Steve Farr

Cairo

FIRST BANK & TRUST CO.
800 Washington Ave. 62914
618/734-1800 Tr$3 Mil
Hd: Darrell Gustafson, Pres&TO

Calumet City

EXCHANGE BANK OF RIVER OAKS
1701 River Oaks Dr., P.O. Box 1189 60409
312/868-1414 Tr/o$2 Mil
Hd: Richard Maltase, Pres&TO
Judith A. Kelsch, AsstVP&AsstTO

Canton

CANTON STATE BANK
P.O. Box 280 61520
309/647-5380 Tr$7.9 Mil
Hd: E. T. McGowan, VP&TO

COMMUNITY BANK & TRUST CO.
245 N. Main St. 61520
309/647-4771 Tr$8.0 Mil
Hd: Clayton S. Apt, VP&TO

THE NATIONAL BANK OF CANTON
100 W. Elm St. 61520
309/647-5000 Tr$18 Mil
Hd: Max T. Scott, SrVP&TO
David L. Haynes, AsstTO
Harold L. Wilson, ExecVP&AsstTO

Carbondale

THE CITY NATIONAL BANK
601 W. Main St. 62901
618/529-4733
(Branch of Murphyboro)
Gregory M. Flanigan, TO
Arlene Brown, AsstTO
Linda Spradling, Clerk

FIRST NATIONAL BANK & TRUST CO.
509 S. University Ave., P.O. Box 2227 62901
618/457-3381 Tr$19.2 Mil
Hd: Marjune Fletcher, VP&TO

LANDMARK BANK OF CARBONDALE
100 N. Illinois Ave., P.O. Box 940 62901
618/529-2700 Tr$136 Mil
Hd: Melvin E. Lipe, SrVP&CEO
EmplBen: James DeGuire, VP&PenTO

Carlinville

CARLINVILLE NATIONAL BANK
P.O. Box 450 62626
217/854-2674 Tr$13 Mil
Hd: Scott Rhoads, AsstVP&TO

FARMERS & MERCHANTS BANK
P.O. Box 495 62626
217/854-3151 Tr$3 Mil
Hd: Philip A. Williams, Pres&TO
Doris Gagnor, TO&VP

Carmi

THE NATIONAL BANK
116 W. Main St., P.O. Box 160 62821
618/382-4136 Tr$1 Mil
Hd: Richard Roser, VP&TO
Clark Absher, AsstVP&AsstTO

WHITE COUNTY BANK
215 E. Main St., P.O. Box 100 62821
618/382-4115 Tr/u$1 Mil
Hd: George H. Schanzle, Pres
Chas. H. Atteberry, TO
Beverly J. Walker, AsstTO

Carthage

MARINE TRUST CO.
500 Wabash Ave., P.O. Box 190 62321
217/357-3151 Tr/o$6 Mil
Hd: Barbara G. Allen, VP&TO

Casey

THE BANK OF CASEY
101 W. Alabama, P.O. Box 98 62420
217/932-4021 Tr$1.3 Mil
Hd: Robert E. Seed, TO
Caralee Swick, AsstTO

Centralia

MAGNA TRUST COMPANY
140 S. Locust St. 62801
618/533-2711 Tr$42 Mil
(Trust Office of Belleville)
CtrMgr: Robert G. Cady, SrVP
Janet B. Winkeler, AsstTO

OLD NATIONAL BANK
235 N. Elm St. 62801
618/533-7100 Tr$50.4 Mil
Hd,PersTr: Tom B. Warner, VP&TO
EmplBen: Daniel J. Laquet, AsstVP&AsstTO
TrOpers: Florence Peters, AdmAsst

Cerro Gordo

THE AMERICAN BANK
P.O. Box 428 61818
217/763-2741
Hd: Betty R. Shambaugh, SrVP&TO
Keila LeHew, AsstTO

Champaign

BANK OF ILLINOIS IN CHAMPAIGN
100 W. University 61820
217/351-6591 Tr$50 Mil
Hd: Darold D. Sage, VP&TO
Betty Zeedyk, AsstVP&TO
Jim Mueller, TO

CHAMPAIGN NATIONAL BANK
P.O. Box 250 61820
217/351-2751 Tr$110 Mil
Hd,TrInv: Robert J. Cochran, SrVP&TO
PersTr,FM: R. Thomas Heinhorst
Sandra Moore
Fran DeMaris
Rhea Lawrence
Ellen Dragoo
EmplBen: Kevin Waspi
TrOpers: Mary Ellen Cook
Gerald Bauer, FM
Brian Waibel

THE FIRST NATIONAL BANK IN CHAMPAIGN
P.O. Box 9 61820
217/351-0565 Tr$100 Mil
(Member of Midwest Financial Group, Inc.)
Hd,PersTr,Nb,Est: Jack L. Simpson, SrVP,Tr
PersTr,EmplBen,Est: Richard L. Kirby, AsstVP
PersTr,Est,Tx: Betty Schultz, VP&TO
PersTr,CorpTr,Tx: Mary R. Millage, TO
PersTr,Farm: William Dieker, VP&FM
Nb: Daniel Eaton, VP&TO
EmplBen,TrOpers: Karen K. Goble
Farm: Mark Wetzel, FM

MARINE BANK-CHAMPAIGN/URBANA
P.O. Box 3009 61821
217/351-1600
(Trust Office of Marine Bank of Springfield)
Hd: William E. Gleason, Jr., CFP,VP

Charleston

BOATMEN'S NATIONAL BANK OF CHARLESTON
P.O. Box 130 61920
217/345-2101 Tr$40 Mil
Hd,PersTr,TrInv: Pat Chesser, TO
EmplBen: Patricia Chesser, AsstTO
Farm: Ronald Pierce, AsstVP&FM

Chatsworth

CITIZENS BANK
P.O. Box 877 60921
815/635-3134 Tr$.5 Mil
Hd: S. F. Herr, Pres&TO
James E. Rebholz, ExecVP&TO
ComTrF: Priscilla Agner, AsstTO

Chenoa

BANK OF CHENOA
Rt. 24 at 4th St. 61726
815/945-2311 Tr$2.5 Mil
Hd: Jack Keefer, Pres&TO

Chicago

AETNA BANK
2401 N. Halsted St. 60614
312/935-6000 Tr$5 Mil
TrOpers: Mario Gotanco, AsstTO

AMALGAMATED TRUST & SAVINGS BANK
One W. Monroe St. 60603
312/822-3240 Tr$300 Mil
Hd: Irving Polakow, SrVP
PersTr: Andrew Mihm, AsstVP
TrInv: Michael Karnes, SrVP
EmplBen: Edward Sweigard, VP&TO
TrOpers: Gerald Steinmetz, VP
LandTr: Michele Hofstra, LandTrAdm

AMERICAN NATIONAL BANK & TRUST CO.
33 N. LaSalle St. 60602
312/661-6982 Tr$15 Bil
Hd: John F. Reuss, ExecVP
PersTr,ComTrF: Alan C. Newman, VP
CorpTr: Richard Y. Guthrie, SrVP
InvMgtCo: John R. Tilton, SrVP
EmplBen: Thomas P. Michaels, VP
TrOpers: Charles D. Glendenin, VP
Nb: T. Lawrence Doyle, VP

BANK OF RAVENWOOD
1825 W. Lawrence Ave. 60640
312/989-3207 Tr$70 Mil
Hd: John R. Griffith, VP&SrTO
PersTr: Michael Poch, AsstVP
EmplBen: Becky Saathoff, EBO
TrOpers: Helen Younan
Nb: Martin S. Edwards, VP&LandTO

BANK FOR SAVINGS & LOAN ASSOCIATIONS
135 S. LaSalle St., Ste. 1935 60603
312/641-3636
Arnold Rauen, Chm

BEVERLY TRUST BANK
10312 S. Cicero Ave., Oak Lawn 60453
312/881-2356 Tr$131 Mil
(Branches in Chicago, Homewood, Matteson & Orland Hills)
Hd,TrInv,FxComTrF: Ronald F. Stajkowski, Pres
Linda S. Kirby, VP&Mgr
SrInvMgr,EqTrF: William F. Guth
EmplBen: Andrew P. Mihm, TO
Prob,PersTr: Jeffrey H. Johns, TO
PersTr: Thomas G. Clifford, TO
TrOpers: Susan Clarke, TOpO
PersTr,LandTr: Alyne Polikoff, SrTO
LandTr: Patricia A. Ralphson, LandTO

BEVERLY TRUST BANK
1357 W. 103rd St. 60643
312/881-2356
(Branch of Chicago)
Jeffrey H. Johns, TO

BOULEVARD BANK N.A.
400-410 N. Michigan Ave. 60611
312/836-6770 Tr$650 Mil
Hd: Lee E. Whitcomb, VP&TO
PersTr: Roger L. Clifford, VP
CorpTr,EmplBen: Lawrence E. Hoffman, VP
TrInv: Ronald E. Heithoff, VP
Agcy: James M. Quinn, VP

CHICAGO CITY BANK & TRUST CO.
815 W. 63rd St. 60621
312/873-8800 Tr$75 Mil
Hd,Nb: John J. Balko, SrVP&TO
TrAdm: John J. Hennigan, AsstVP&TO
TrOpers,TDP: Steven D. Latterell, TOpO

CHICAGO TITLE & TRUST CO.
111 W. Washington St. 60602
312/630-2319 Tr$2.8 Bil
(Branch in Arlington Heights)
Hd: Stuart D. Bilton, ExecVP
PersTr: Charles G. Dalton, SrVP
CorpTr: Charles E. Weisfuss, CTO
TrInv: A. Vincent Agnew, SrVP
ComTrF: Hubert A. Adams, VP
EmplBen: Daniel Joyce, VP
TrOpers: Quentin L. Hardisty, VP
Nb: Alan B. Shidler, DirMktg
TDP: Jack Carroll, TO

THE CHICAGO-TOKYO BANK
40 N. Dearborn St. 60602
312/236-1200
Hd: William Bond, AsstVP

The Hadley School for the Blind

In 1921, The Hadley School for the Blind pioneered correspondence education for the visually impaired with a single course on braille. Today, the School's curriculum of over 100 courses strives to meet the needs of the estimated 40,000,000 blind worldwide.

Six educational course areas seek to reduce the effects of blindness: Academic, Vocational, Personal Enrichment, Parent/Child Education, Compensatory and Rehabilitation Education, and Technical.

Hadley students are not restricted by age, income, or geographic location. All courses are tuition-free to blind individuals of all ages. Home-study instruction is warm, personal, and tailored to each student's needs.

The Hadley School receives no federal or state support. It can only maintain and strengthen its services to the blind and deaf-blind by contributions and bequests.

For further information write or call:
The Hadley School for the Blind
700 Elm St.
Winnetka, Illinois 60093
(708) 446-8111

ILLINOIS (Cont'd)

Chicago (Cont'd)

THE COLE TAYLOR BANK
850 W. Jackson St. 60609
312/927-7000 Tr$115 Mil
(Branches in Burbank, Chicago, Skokie & Wheeling)
Hd: Mark T. Neil, ExecVP-DirTrSvcs
PersTr: Chloe Arlan, VP&TrAdminMgr
TrInv: Dawn Talbott, TO
EmplBen: Esther Le Vine, VP&TO
TrOpers: Richard A. Block, SrVP&SrTOpO
Nb: John G. Hommel, VP&SrTO
TDP: Rose Collins, AsstVP&TOpO
Drovers Office:
1542 W. 47th St 60609
312/927-7000
Nb: John G. Hommel, VP&SrTO

COLONIAL BANK
Land Trust Department
5850 W. Belmont Ave. 60634
312/283-3700, Ext. 326
Hd: Barbara A. Bernardini, TO

COMMUNITY BANK & TRUST CO. OF EDGEWATER
5340 N. Clark St. 60640
312/769-2100
Hd: Kendon T. Birchard, Pres

CONTINENTAL BANK N.A.
30 N. LaSalle St. 60697
312/828-3538 Tr$11.8 Bil
EmplBen: James J. Nemec, Jr.
CorpTr: Marvin J. Kruger
InstitInv: Anthony Pertile
Hd,PvtBnkg: Roger H. Sherman
PersTr,Inv: Edward D. Higgins
PersAdm: Thomas A. Dean
PersInv: James D. Miller

COSMOPOLITAN NATIONAL BANK
801 N. Clark St. 60610
312/664-5200 Tr$11 Mil
Hd: Alex M. Vercillo, Pres
Rose Trulis, TO

DEVON BANK
6445 N. Western Ave. 60645
312/465-2500 Tr$9 Mil
Hd: Peter A. May, TO

EXCHANGE NATIONAL BANK OF CHICAGO
LaSalle and Monroe 60603
312/781-8051 Tr$300 Mil
Hd: Gregory R. Beard, SrVP&TrDeptMgr
TrAdmin: Frank Saporito, VP
CorpTr: Robert Bartl, AsstVP
TrOpers: Beth Prohaska, VP
Nb: Scott Jacobson, VP
Susan Lorsch, VP
Craig Robinson, TO

FIRST AMERICAN BANK OF CHICAGO
Mid Continental Plaza, 111 S. Wabash 60603
312/782-5400
(Branch of Dundee)
Peter Fisher, Pres
Wallace J. Wolff, VP&SrTO
Sarah Hogan

FIRST NATIONAL BANK OF CHICAGO
3 First National Plaza 60670
312/732-4301 Tr$16.0 Bil
INDIVIDUAL SERVICES (Chicago):
Hd: William J. Hagenah, SrVP
TrInv: T.Scott McCartan, VP
Nb: Henry E. Page, VP
INSTITUTIONAL SERVICES (Chicago, London, Tokyo, Atlanta, Dallas, Scottsdale, New York):
First Chicago Investment Advisors:
Gary P. Brinson, Pres
CorpTrSvcs: Edward L. McCartney, VP
EmplBen,Tr&InstitCust: Marcia L. Wallace, VP

GARFIELD RIDGE TRUST & SAVINGS BANK
(Land Trust Oniy)
6353 W. 55th St. 60638
312/581-1000
Hd: Linda J. Mazzucchelli, AsstVP&TO
Julie A. Novak, LandTO
Marc J. Holland, ExecVP&TO
Joseph P. Valenti, Pres

HARRIS TRUST & SAVINGS BANK
111 W. Monroe St. 60690
312/461-2121 Tr$16.5 Bil
Hd: Richard C. Caldwell, ExecVP
PERSONAL TRUST
Hd: Joan M. Baratta, SrVP
Nb: Susan E. Davis, VP
INSTITUTIONAL INVESTMENT
Hd: John C. Kirscher, SrVP
Nb: Robert E. Vanden Bosch, SrVP
MASTER TRUST
Hd: Jon S. Brightman, SrVP
EmpTrNb: Bryan K. Garlock, VP
MasterTrNb: Gary A. Rothman, VP
CORPORATE TRUST
Hd: Victor M. Woldridge, SrVP
Bond: Kevin O. Healey, VP
Stock: Robert J. Vondrasek, VP
Nb: Anthony Mickiewicz, VP
TRUST OPERATIONS
Hd: Nancy B. Wolcott, SrVP

HERITAGE-PULLMAN BANK & TRUST CO.
1000 E. 111th St. 60628
312/785-1000 Tr$235 Mil
Hd,TrInv: Christopher P. Joyce, VP&TO
PersTr: Helen M. Archacki, TO&Mgr
Marilyn C. Sajdak, TO
LandTr: Victoria P. Baker, LTO
EmplBen,Nb: Robert J. Ferrari, VP&TO
EmplBen: Michael Carey, TO
TrOpers: Christina M. Bonventre, TOpO
Nb: Robert Ferrari
Mary L. Roemer, AsstSec

HYDE PARK BANK & TRUST CO.
1525 E. 53rd St. 60615
312/752-4600
Hd: Edward Maci, SrVP&HdCsh

ILLINOIS STATE BANK OF CHICAGO
300 S. Michigan Ave. 60604
312/939-3900
Hd: Robert L. Woods, Pres

JEFFERSON STATE BANK
5301 W. Lawrence Ave. 60630
312/777-4433
Hd: Penelope Jackson

ABN LASALLE®

LA SALLE NATIONAL BANK
135 LaSalle St. 60690
312/443-2000 Tr$1.7 Bil
Hd: Jack A. Gallas, ExecVP
PersTr: John P. Crean, VP
CorpTr: Roland K. Weber, SrVP
ComTrF,TrInv: Bentley M. Myer, VP
EmplBen: James F. Sullivan, SrVP
TrOpers: Wallace L. Bruhnke, VP
Nb,PersTr: Peter R. Frye, VP

LA SALLE NATIONAL BANK-LAKE VIEW
Trust Facility
3201 N. Ashland Ave. 60657
312/525-2180
Raymond W. Kinzie, SrVP
Gordon R. Reinhard, AsstVP
Michael Neyman, NbO

LA SALLE NORTHWEST NATIONAL BANK
Trust Facility
4747 W. Irving Park Rd. 60641
312/777-7700
Edward J. Lucas, VP
Andrew H. Dobzyn, LandTO

LAKE SHORE NATIONAL BANK
605 N. Michigan Ave. 60611
312/787-1900 Tr$750 Mil
Hd: Robert M. Skowronski, VP&TO
TrAdm: E. O. Nertewitz, VP
M. A. Patek, TO
G. P. Giese, TrAdmin
TrInv: Michael B. Westberg, SrVP&IO
K. A. Zubeck, VP
R. K. Brodie, IO

MANUFACTURERS AFFILIATED TRUST COMPANY
4929 W. Lawrence Ave. 60630
312/202-4400
(Branches in Chicago & Cicero)
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618/654-4511 Tr$33 Mil
Hd: Fred M. Schneider, TO
Joan L. Deuser, AsstTO

Highland Park

NBD TRUST COMPANY OF ILLINOIS
513 Central Ave. 60035
312/432-1800
(Trust Office of NBD Trust Company of Illinois, Evanston)
TrMgr: Katharine E. Blumenthal, VP&TO

Hinsdale

FIRST ILLINOIS BANK & TRUST
5 N. Lincoln 60521
312/579-4426
(Branch of La Grange)
Hd: George H. Starmann, III, ExecVP&SrTO
Penny Berger, VP

Homewood

BEVERLY TRUST COMPANY
175th at Halsted St. 60430
312/957-2288
(Branch of Chicago)

COMMUNITY BANK OF HOMEWOOD-FLOSSMOOR
18600 Dixie Hwy. 60430
312/799-2800
Hd: Vincent C. Yager, TO
Julie L. Maggio, AsstTO

Hoopeston

CITY NATIONAL BANK
Lock Drawer 9 60942
217/283-6671 Tr/o$3 Mil
Hd: Byron Hedgecock, Pres
TrOpers: Debbie Dixon
William Penicook, VP&AsstTO

COMMUNITY BANK
P.O. Box 70 60942
217/283-7733 Tr/u$1 Mil
(Branches in Hoopeston & Wellington)
Hd: E. Alan Bugg, Pres&CEO
PersTr: W. Thomas Roberts, SrVP&AsstTO
CorpTr: Vicki Jackson, AsstTO

Itasca

ITASCA BANK & TRUST
308 W. Irving Park Rd. 60143
312/773-0350 Tr$16 Mil
Hd: Jules V. Meyering, TrCoun

Jacksonville

ELLIOTT STATE BANK
73 Central Park Plaza 62650
217/243-6511 Tr$64 Mil
Hd,PersTr,CorpTr,EmplBen,Nb:
C. Matthew A. Smith, SrVP&TO
TrInv: Mary N. Haney, AsstTO
Farm: Allan Worrell, AsstVP&FM
Daniel Newton, AsstFM
TDP,TrOpers: Betty Rothdeutsch, AsstTO

THE FARMERS STATE BANK & TRUST CO.
200 W. State St. 62651
217/245-5131 Tr$49 Mil
Hd: Robert E. Linde, VP&TO
TrInv: Richard R. Hudson, TO
TrOpers: Terri R. Hall, AsstTO

Jerseyville

THE STATE BANK OF JERSEYVILLE
117 S. State St., P.O. Box 10 62052
618/498-2151 Tr$9 Mil
Hd: Sharon L. Drainer, AsstTO
EmplBen: Sonja Shaw, AsstCsh

Joliet

FIRST AMERICAN BANK OF WILL COUNTY
(A Wholly Owned Subsidiary of First American Bank Corp.)
1812 W. Jefferson St. 60436
815/725-5111 Tr$100 Mil
(Branch of Dundee)
Hd: James Schlag, VP&TO
William A. Reiss, Pres&TO
Wallace J. Wolff, VP&SrTO

FIRST MIDWEST BANK/ILLINOIS
(Formerly Union National Bank & Trust Co. of Joliet and National Bank of Joliet)
50 W. Jefferson St. 60431
815/727-1306 Tr$273 Mil
(Branches in Lake Forest & Morris)
CLIENT SERVICE & SALES GROUP
Mgr: Terry G. Beaudry, VP&SrTO
Nb: William R. Schlinkert, VP&TO
COMMERCIAL
Robert E. Kuzma, AsstVP&TO
Michael Vezzetti, TO
CONSUMER
Ronald J. Erjavec, VP&TO
John Kramer, AsstVP&TO
Karyn A. Rodriguez, TO
Corrine Pepperman, TO
LAND TRUST
Judith M. Holmes, TO
TRUST OPERATIONS GROUP
Mgr: Nancy J. Schaefer, AsstVP&TO
ASSET MANAGEMENT GROUP
Mgr: Paul E. Gantzert
W. Ray Dixon
Rhonda Bowker

FIRST NATIONAL BANK
78 N. Chicago St. 60431
815/726-4371 Tr/o$85 Mil
Hd: Wayne Huffman, VP&TO
Jeri Madison, TO
Mary Ann Tondini, AsstVP

Jonesboro

FIRST NATIONAL BANK
Public Square 62952
618/833-4546 Tr/o$2 Mil
Hd: Tirzah M. Tweedy

Kankakee

FIRST OF AMERICA TRUST COMPANY
189 E. Court St. 60901
815/937-3687 Tr$85 Mil
(Trust Offices in Bannockburn, Belvidere, Ottawa, Peoria & Rockford)
Hd: Richard Berg, SrVP&SrTO
EmplBen: Robert F. Moffatt, AsstVP&TO
PersTr: D. C. Schoolman, TO
Jon Weichbrodt, Adm
Land Trusts: Carol Harrison, Adm

FIRST NATIONAL BANK OF KANKAKEE COUNTY
101 Meadowview Ctr., P.O. Box 746 60901
815/935-7000
Hd: Ronald R. Cauley, ChmBd

FIRST TRUST & SAVINGS BANK
P.O. Box 112 60901
815/937-7740 Tr$86 Mil
Hd: Mark F. Polzin, SrVP&SrTO
PersTr: Patrick B. McCullough, VP&TO
TrOpers: Kristin Rattin, TOpMgr
PersTr,CorpTr,TrInv: Marianne Stevenson, AsstVP&TO
Nb: Robert Reich, TO
EmplBen: Michael D. Arrington
Glen Rewerts, AsstCsh&TrAdmin
Farm: Steven Wirth, VP
Billy Treece, SrFM
John Tammen, FM

Kansas

KANSAS STATE BANK
P.O. Box 368 61933
217/948-5191
Hd: Joseph Schuessler, Pres
Myrna F. Kirkham, AsstTO

Kempton

KEMPTON STATE BANK & TRUST
P.O. Box 38 60946
815/253-6271 Tr/u$1 Mil
Ann K. Shapland, ExecVP&TO
Jodi L. Moritz, Csh&TO

La Grange

FIRST ILLINOIS BANK & TRUST
14 S. La Grange Rd. 60525
312/579-4455 Tr$200 Mil
(Trust Office in Hinsdale)
Hd: George H. Starmann, III, ExecVP&SrTO
Michael B. Lahti, AsstVP&TO
John M. Calvert, VP
Lynda Puncochar, TO
Patrice B. Grant, TO
Maureen A. Rata, TO
Marilyn Sadjak, TO
Judith Lane, AsstVP&IO
William K. Lynch, IO
EmplBen: Bruce G. Skedd, AsstVP
Land Trust: Ruth Reid, TO

FIRST NATIONAL BANK OF LA GRANGE
P.O. Box 69 60525
312/482-7700 Tr$30 Mil
Hd,PersTr,TrInv,TrOpers,Nb:
George F. Metzler, VP&TO
PersTr,LandTr: Maura Rowley

La Salle

LA SALLE NATIONAL BANK
105 Marquette St. 61301
815/223-7300 Tr$10 Mil
Hd: F. G. Bichl, Jr., ExecVP&TO
Charles D. Faletti, TO
Marjorie B. Utz, AsstTO

LA SALLE STATE BANK
P.O. Box 462 61301
815/223-8800 Tr$10 Mil
Hd: D. Lawler, ExecVP&TO
V. Lannon, AsstTO

Lake Forest

FIRST MIDWEST BANK/ILLINOIS
241 E. Deerpath Ave. 60045
312/234-7004
(Branch of Joliet)
William R. Schlinkert, VP&TO

NORTHERN TRUST BANK/LAKE FOREST
265 E. Deerpath 60045
312/234-5100 Tr$500 Mil
Hd: Ronald E. Moss, SrVP
TrInv: Peter A. Massa, VP
TrOpers: Mellford A. Morris, TOpO
TrTax: Richard Ferris, 2nd VP
EmplBen: Gerald Hoffman, 2ndVP
EstAdmin: John M. Hakes, VP
PersTr: Ronald Eich, VP
Laura Olson, 2ndVP
Elizabeth McCabe, TO
Mary Ann Hartwick, 2ndVP
LandTr: Ronald L. Kilgus, TO
Peggy A. Peters, TO
Nb: Robert Holt, VP

21% of the readers of
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Lansing

AMERICAN NATIONAL BANK OF LANSING
3115 Ridge Rd. 60438
312/474-6161 Tr$14 Mil
Hd: Jerome M. Gardberg, VP&TO

FIRST NATIONAL BANK
Ridge Rd. at Roy St. 60438
312/474-1300 Tr$61.2 Mil
Hd: Thomas C. Cornwell, SrVP&TO
PersTr,EmplBen: Carol J. Brandt, TO
TrOpers,TDP: C. R. Peterson
LandTr: David A. DeYoung, TO

Lawrenceville

FIRST BANK OF LAWRENCE COUNTY,N.A.
P.O. Box 597 62439
618/943-3336
Hd: James Burns, Pres&TO

Lexington

PEOPLES BANK
P.O. Box 66 61753
309/365-2911 Tr$7 Mil
Hd: James M. Killion, ExecVP&TO
TrInv: Parker Kemp, Pres
TrOpers: Sue Noland, AsstTO

Lincoln

STATE BANK
508 Broadway 62656
217/735-5551 Tr$9 Mil
Hd: Elton V. Huntington, TO

Lisle

LA SALLE BANK OF LISLE
Trust Facility
4733 Main St. 60532
312/969-8100
(Branch of Chicago)
Joseph Shultz, SrVP
John Horvat, VP

Litchfield

THE BANK AND TRUST COMPANY
P.O Box 410 62056
217/324-3935 Tr/o$27 Mil
(Facilities in Farmersville & Harvel)
Hd: Joann H. Anderson, VP&TO
Charles Bierbaum, AsstTO
Sandra K. Rosenthal, AsstTO
TrOpers: Toi Kruse, OpersMgr
FM: R. Kent Redfern, VP

Lockport

FIRST NATIONAL BANK OF LOCKPORT
800 S. State St. 60441
815/838-2000
Donna J. Wroblewski, TO

Lombard

COLE TAYLOR BANK/YORKTOWN
1 Yorktown Ctr. 60148
312/629-3800 Tr$5 Mil
Hd: Robert F. Corey, ExecVP
PersTr,EmplBen: John Hommel, VP&TO
TrOpers: Richard A. Block, VP&SrTOpO
TDP: Douglas R. Burmeister, AsstVP&TOpO

EDGEMARK BANK
(Land Trusts Only)
211 W. St. Charles Rd. 60148
312/627-3100 Tr/u$1 Mil
Hd: Robert C. Iorii, Pres&TO

WEST SUBURBAN BANK
701-711 S. Westmore 60148
312/629-4200 Tr$30 Mil
Hd: A. Paul Aleksy, Jr., VP&TO

ILLINOIS (Cont'd)

Lovington

HARDWARE STATE BANK
P.O. Box 107 61937
217/873-4313 Tr/u$1 Mil
Hd,PersTr,CorpTr: E. Ray Duncan, Pres&TO
A. Faye Daily, VP,Csh&TO

Lyons

BANK OF LYONS
8601 W. Ogden Ave. 60534
312/447-5600
Hd: A. V. Loulousis, TO

Macomb

CITIZENS NATIONAL BANK
127 South Side Square 61455
309/833-4551
Hd,PersTr,Prob,EmplBen,TrInv,Nb,DisBrkg:
Alice Thorman, SrTO
PersTr: Gary Reed, TO
Debby Carson, AsstTO
Farm: C. C. Spencer, VP&FM
Michael J. Kelly, FM

UNION NATIONAL BANK
119 N. Randolph St. 61455
309/833-4111 Tr$25 Mil
Hd,PersTr,TrInv,EmplBen,TrOpers:
Herbert L. Strong, VP&TO
CorpTr,Nb: Karen K. Johnston, AsstTO

Maple Park

FIRST STATE BANK
P.O. Box 218 60151
815/827-3251
Hd: Joe Pruess, Pres&TO
TrOpers: David Goodman, AsstVP&AsstTO

Marengo

MARENGO STATE BANK
100 W. Washington 60152
815/568-7236 Tr$1 Mil
Hd: James Zenk, VP&Csh

Marion

FIRST BANK & TRUST CO.
701 N. Court 62959
618/993-6991
(Branch of Mt. Vernon)
Hd: James H. Wheeler, Jr., VP&TO
Darla Wilks, AsstTO

Marshall

DULANEY NATIONAL BANK
P.O. Box 69 62441
217/826-2392 Tr$1 Mil
Hd: Dale H. Murphy, Pres&TO
Norma Milton, AsstCsh&AsstTO

Martinsville

MARTINSVILLE STATE BANK
P.O. Box D 62442
217/382-4145
Hd: B. R. Calvert, AsstVP

Mascoutah

LANDMARK TRUST COMPANY
10950 Lincoln Trail 62208
618/398-7878 Tr$143 Mil
Robert L. Finder, Pres&CEO
EmplBenPlng,Adm: Thomas J. Neuner, VP
TrInv: Allen A. Roche, VP
Admin,Opers: Patricia E. Fitzgerald, VP
EstPlng,BusDev: Edward L. Armstrong, VP
Adm,Tax: Norman W. Thompson, TO
Adm: Melinda S. Markham, TO
James C. Law, TO
TrOpers: Beverly L. Conreaux, TO
EmplBenAdm: Catherine M. Jarvis, TO

MAGNA OF MASCOUTAH
121 E. Main St. 62258
618/566-2333
Hd: Don Schaack, Pres&TO
TDP: Muriel Brockmeier, AsstTO

Matteson

BEVERLY TRUST COMPANY
4350 W. 211th St. 60443-2400
312/747-0200
(Branch of Chicago)
Hd: Alyne Polikoff, SrTO

Mattoon

CENTRAL NATIONAL BANK OF MATTOON
P.O. Box 609 61938
217/234-6434 Tr$28.8 Mil
Hd: Keith Koets, VP&TO
Ralph Ingram, AsstTO
TrOpers: Debbie Hilligoss, Supv
Farm: Al Volk
AgriSvcs: Brenda Hedrick

FIRST NATIONAL BANK, MATTOON, ILLINOIS
P.O. Box 499 61938
217/234-7454 Tr$90 Mil
Hd: Dan R. Cunningham, SrVP&TO
PersTr: Clark W. Brogan, LLD, VP&SrTO
Janet L. Grove, LLD, TO
Michael J. Hagen, TO
TrInv: Robert D. Carr, TO
TrOpers: Dwight E. Morse, TO
Farm: Gary J. Boske, VP&DirFMSvcs
Mark C. Cox, FM
Thomas Chamberlain, FM
Rodney Morris, FM
Doug Bluhm, FM

Maywood

MAYWOOD-PROVISO STATE BANK
411 Madison St. 60153
312/345-1100 Tr$14 Mil
Hd: Nancy K. Kelley, Pres&TO
PersTr: Margaret J. Brennan, VP&TO

Mazon

MAZON STATE BANK
606 Depot St. 60444
815/448-2102
Hd: Robert W. Breisch, TO
Marsha B[illegible]os, AsstTO

The Directory of Trust Institutions is included in a T&E subscription!

McHenry

McHENRY STATE BANK
3510 W. Elm St. 60050
815/385-1040 Tr$65 Mil
Hd: Philip S. King, VP&SrTO
TrOpers: Nancy Majercik
PersTr: Gerald L. Helt, TO
EmplBen: William J. Taylor, TO

Melrose Park

MELROSE PARK BANK & TRUST
17th Ave. & Lake St. 60160
312/681-8600 Tr$30 Mil
Hd,TrInv,EmplBen,Nb: Barbara J. Karg, VP&TO
PersTr,CorpTr: Sandra M. Wallick, AsstVP&TO
TrOpers,TDP: Elizabeth Cordova

Mendota

FIRST STATE BANK
706 Washington, P.O. Box 250 61342
815/539-6731 Ext. 48 Tr/o$2 Mil
Hd: Robert Ritter, Pres&TO
TrOpers: Brenda Haynes, AsstTO
Tim McConville, AsstTO
Gaylon H. Ehlers, AsstTO
Kenneth G. Kurth, AsstTO

NATIONAL BANK OF MENDOTA
P.O. Box 190 61342
815/539-9346 Tr$18 Mil
Hd: Verona Whitmore, ExecVP&TO
Dwight G. Heckert, Pres&TO
Linda K. Lauer, AsstTO

Metropolis

THE CITY NATIONAL BANK
423 Ferry St. 62960
618/524-2161
Hd: Lester Mittendorf, Pres

THE NATIONAL STATE BANK
401 Ferry St., P.O. Box 529 62960
618/524-9316 Tr$2.8 Mil
Hd: Roy Moorman, Pres&TO
Donald Rottmann, ExecVP&AsstTO

Milford

CITIZENS STATE BANK
36 E. Jones St. 60953
815/889-4131 Tr/u$1 Mil
Hd: Arthur R. Murray, Pres
PersTr,CorpTr,TrInv,EmplBen,Nb:
James Cross, ExecVP
ComTrF,TrOpers: Chris J. Murray, VP

Millstadt

FIRST NATIONAL BANK
3 E. Washington St. 62260
618/476-1351 Tr/u$2 Mil
Hd: Orville Koerber, VP&TO

Minier

FIRST FARMERS STATE BANK OF MINIER
206 W. Central Ave. 61759
309/392-2623
Hd: Bruce Otto, AsstTO

Minonk

MINONK STATE BANK
P.O. Box 155 61760
309/432-2552 Tr$6.3 Mil
Hd: Stephen O'Riley, TO
Robert Hakes, AsstTO
Mary Lou Jacek, TrAsst

85% of the readers of
TRUSTS & ESTATES
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Moline

FIRST MIDWEST BANK/WESTERN ILLINOIS
506 15th St. 61265
309/797-7600 Tr$374.3 Mil
Hd,Nb: Gerald W. Saunders, SrVP&Mgr-TrDept
PersTrAdmin,TrOpers: Dennis Norling, VP&Mgr
TrInv,PersTr: Kent G. Farley, VP&TO
PersTr: John D. Martin, VP-TrAdmin
Tom Gayan, TrAdmO
Scott Raes, TrAdmO
Stephen Dembosky, TrAdmO
William Grimes, TrAdmO
Est,PersTr: Judy Bingman, AsstTO
Acct&Tax: Diane Litterst, AsstTO
TrOpers: Charles A. Peterson, VP&Mgr
Carol Peterson, AsstVP-TrAdmin
TrSecur: Mary Watkins, TO

FIRST NATIONAL BANK OF MOLINE
501 15th St. 61265
309/757-8460 Tr$108 Mil
Hd,EmplBen: Jack L. Leiby, VP&TO
PersTr,CorpTr,TrInv: D. C. Van DeWiele, VP&TO
TrOpers: L. D. Dellitt, AsstVP&TO
Nixola A. Barnes, TOpO&AsstCsh
Nb: Cheri Treiber, TrMktgO

Momence

PARISH BANK & TRUST CO.
P.O. Box 228 60954
815/472-2676
Hd: John A. Parish, Pres&TO

Monmouth

NATIONAL BANK OF MONMOUTH
100 E. Broadway 61462
309/734-7981 Tr$21.5 Mil
Hd: Frederick H. Stanton, TO

Monticello

FIRST STATE BANK
201 W. Main St. 61856
217/762-9431 Tr/u$2 Mil
John W. Corley, Pres&Chm

NATIONAL BANK OF MONTICELLO
P.O. Box 391 61856
217/762-2111 Tr$11.4 Mil
Hd: William E. Max, VP&TO
Tiana S. Montgomery, TrAsst

Morris

THE FIRST MIDWEST BANK/ILLINOIS
220 W. Main St. 60450
815/942-0121
(Branch of Joliet)
Karyn A. Rodriguez, TO

GRUNDY COUNTY NATIONAL BANK
201 Liberty St. 60450
815/942-0130 Tr$12 Mil
Hd: Kathleen P. Doran

Morton Grove

FIRST NATIONAL BANK OF MORTON GROVE
6201 Dempster St. 60053
312/965-4400
(Trust Office of The Mid-City National Bank Of Chicago)
Hd: William A. Thuma, Jr., VP&TO
Jose O. Torres, TO

Mt. Carmel

BANK OF MT. CARMEL
P.O. Box 10 62863
618/263-3833
Hd: Gena Guisewite, Pres&TO

SECURITY BANK & TRUST CO.
P.O. Box 193 62863
618/262-8687 Tr$25 Mil
Hd: James P. Dawson, VP&TO
TDP: Lita Williams, AsstVP
TrOpers: David Crow

Mt. Morris

CITIZENS STATE BANK
P.O. Box 151 61054
815/734-4116 Tr$2 Mil
Hd: Helen Borneman, TO
Albert R. Kersten, AsstTO

Mt. Prospect

FIRST NATIONAL BANK OF MT. PROSPECT
Land Trusts
P.O. Box 319 60056
312/392-1600
John Eilering, Pres&TO
Elizabeth C. Schlaver, AsstVP&TO

THE FIRST CHICAGO BANK OF MT. PROSPECT
111 E. Busse Ave. 60056
312/398-4131
(Office of First United Trust Company, Oak Park)
Peter D. Walter, SrVP
Paul M. Greene, AsstVP
Nb: Thomas J. Clark, SrVP

Mt. Vernon

BOATMEN'S BANK OF MT. VERNON
Main and Ninth Sts. 62864
618/242-4000 Tr$20.5 Mil
Hd: David Busby, TO
James B. Kelley, AsstTO

FIRST BANK & TRUST CO.
P.O. Box 1149 62864
618/242-6521 Tr$8 Mil
(Branch in Marion)
Hd: James H. Wheeler, Jr., VP&TO
Darla Wilks, AsstTO

Murphysboro

THE CITY NATIONAL BANK
1301 Walnut St. 62966
618/684-3191 Tr$13 Mil
Branch in Carbondale)
Hd: Gregory M. Flanigan, TO
Arlene Brown, AsstTO
Linda Spradling, Clerk

FIRST BANK & TRUST CO. OF MURPHYSBORO
P.O. Drawer 219 62966
618/687-1711 Tr$1 Mil
Hd: Linda Holmes, TO

Naperville

FIRSTAR NAPER BANK, N.A.
P.O. Box 210 60566
312/983-8800 Tr$105 Mil
Hd: Edward W. Bozett, SrVP
Dale A. Jordan, VP
Donna Misner, AsstTO

HARRIS BANK NAPERVILLE
503 N. Washington St. 60565
312/420-3546 Tr$45 Mil
Hd: Mark E. Rice, VP&TO
PersTr: Bradley Kreiter, TO
TrInv: Jeffrey Cardwell, TO

New Berlin

WARREN-BOYNTON STATE BANK
P.O. Box 19 62670
217/488-6091 Tr/u$1 Mil
Hd: Robert Pfeffer, Pres&TO

New Lenox

NEW LENOX STATE BANK
110 W. Maple St. 60451
815/485-7500 Tr$3 Mil
JoAnn Gleason, TO

Newton

FIRST NATIONAL BANK
P.O. Box 32 62448
618/783-8411
Hd: Maurice D. Farmer, Pres&TO
Delane S. Cleaver, ExecVP&AsstTO

Normal

THE PEOPLES BANK
210 Broadway 61761
309/452-1171 Tr$12.507 Mil
Hd,PersTr,CorpTr: Melvin D. Schultz, VP&TO
Steven Lott, AsstTO&FM
Barbara Adams, AsstTO

Northfield

NBD TRUST COMPANY OF ILLINOIS
400 Central Ave. 60093
312/441-4000
(Trust Office of NBD Trust Company of Illinois, Evanston)
TrMgr: Mary D. White, VP&TO

Oak Brook

OAK BROOK BANK
2021 Spring Rd. 60521
312/571-1050 Tr$35 Mil
Hd: H. Susan Jones, SrVP&TO
Laura Hughes, AsstVP

Oak Park

THE FIRST CHICAGO BANK OF OAK PARK
1048 Lake St. 60301-1185
312/383-1000
(Office of First United Trust Company, Oak Park)
Thomas S. Palmer, VP
M. Gail Fitzgerald, VP
Dennis J. Carrara, TO

FIRST COLONIAL TRUST COMPANY
104 N. Oak Park Ave. 60301
312/383-2299 Tr$240 Mil
Hd: Frank J. Roth, Pres
Robert R. Lopardo, SrVP
Gary R. Bennett, VP/Opers&Treas
Donald Bonistalli, VP
William E. Tierney, 1stVP
Mary Rooney, AsstVP

FIRST UNITED TRUST COMPANY
1048 Lake St. 60301-1194
312/524-3500 Tr$425 Mil
(Offices in The First Chicago Bank of Mount Prospect, The First Chicago Bank of Oak Park & The First Chicago Bank of Fox Valley, St. Charles)
Hd,Nb: Thomas S. Palmer, Pres&CEO
Adm: M. Gail Fitzgerald, SrVP
TrInv,ComTrF: Frederick L. Hennings, SrVP
EmplBen: David F. Giesen, VP
TrOpers: Frank G. Santschi, AsstVP

SUBURBAN TRUST & SAVINGS BANK
840 S. Oak Park Ave. 60304
312/848-6700 Tr$38 Mil
Hd: Christopher P. Joyce, SrVP&TO
PersTr,TrOpers: Ramona Zavattaro, VP&TO
LandTr: Rae Matthieu, TO

Oakbrook Terrace

CONTINENTAL BANK OF OAKBROOK TERRACE
17 W. 695 Roosevelt Rd. 60181
312/495-3100

ILLINOIS (Cont'd)

O'Fallon

FIRST BANK & TRUST COMPANY OF O'FALLON
200 S. Lincoln Ave. 62269
618/632-3664 Tr$16 Mil
Hd: Donna Kloustermeyer, TO
Don Fitzgerald
John Rohleder
Ernie Chappel
Ann Goodin
Scott Emmett
Trisha Moeller

Ogden

THE FIRST NATIONAL BANK
East Ave. & Broadway 61859
217/582-2175 Tr$2 Mil
Robert H. Behnens, Pres&TO
Hd: Carolyn J. Sadler, SrVP&TO
TDP: Sharon K. Stevens, VP&Csh

Olney

FIRST NATIONAL BANK IN OLNEY
P.O. Box 100 62450
618/395-8541 Tr$2 Mil
Hd,PersTr,CorpTr: Wayne Houchin, TO

OLNEY TRUST BANK
P.O. Box 158 62450
618/395-4311 Tr$6 Mil
Hd,TrInv: Lawrence J. Weber, Sr., Pres&TO
TrOpers: Sandra Purdy, TO

Orland Hills

BEVERLY TRUST COMPANY
8811 W. 159th St. 60477
312/403-6407
(Branch of Chicago)
Thomas G. Clifford, TO

Ottawa

FIRST NATIONAL BANK
701-703 La Salle St. 61350
815/434-0044, Ext. 241 Tr$24 Mil
Hd: Donald J. Harris, VP&TO
David Turk, AsstTO
Mary Anderson, AsstTO
Janice Stalter, AsstTO

Palatine

FIRST BANK & TRUST CO. OF ILLINOIS
300 E. Northwest Hwy. 60067
312/358-6262 Tr$25 Mil
Hd,TrInv,Nb: Robert G. Hershenhorn, Chm&TO
PersTr,CorpTr,LandTr,TrOpers:
Gloria Rackow, AsstTO

SUBURBAN NATIONAL BANK OF PALATINE
P.O. Box 39 60078
312/359-1070 Tr$25 Mil
Hd: Daniel L. Curry, SrVP&TO

Palestine

FARMERS STATE BANK
P.O. Box 218 62451
618/586-5201 Tr$1.8 Mil
Hd: Owen M. Landrith, Pres&TO
Judith K. Adams, VP&TO

Palos Heights

PALOS BANK & TRUST CO.
12600 S. Harlem Ave. 60463
312/448-9100 Tr$20 Mil
Hd,Nb,TrInv: Jeffrey C. Scheiner, VP&TO
PersTr: Barbara A. Danaher, AsstTO
TrOpers: Helen Pappas, TrMgr
LandTr: Mary Kay Burke, LandTrAdm

WORTH BANK & TRUST
11850 S. Harlem Ave. 60463
312/448-6500 Tr$10 Mil
(Branch in Worth)
Hd: Richard T. Topps, VP&TO
Admin,Inv: Kirk E. Rascher, AsstTO
TrOpers: Mary T. Ciciora, Mgr

Paris

CITIZENS NATIONAL BANK
110-114 W. Court St. 61944
217/465-7641 Tr/o$35 Mil
Hd: W. L. Milbourn, Pres&TO
PersTr,TrInv,TrOpers: Joseph L. McDaniel, SrTO
TrOpers: Gayla McDaniel, AsstTO

EDGAR COUNTY BANK & TRUST CO.
101 W. Wood 61944
217/465-4154
Hd: William B. Dennis, TO

Park Ridge

FIRST STATE BANK & TRUST CO. OF PARK RIDGE
(Land Trust Only)
P.O. Box 718 60068
312/692-4114
Hd: Eugene T. Carter, Pres
LandTr,TrOpers,Nb: Tom Olen, AsstVP&AsstTO
Geraldine Cooper, VP&AsstTO
Carolyn Sime, AsstVP&AsstTO

NBD TRUST COMPANY OF ILLINOIS
One S. Northwest Hwy. 60068
312/399-4100
(Trust Office of NBD Trust Company of Illinois, Evanston)
TrMgr: Arthur J. Pedgrift, VP&TO

Pekin

AMCORE BANK N.A. PEKIN
111 N. 6th St. 61554
309/347-7781 Tr$14 Mil
Hd: Alice M. Hudson, VP&TO

HERGET NATIONAL BANK
33 S. 4th St. 61554
309/347-1131 Tr$65 Mil
Hd: Henry A. Jones, VP&TO
Delores M. Eagleston, TO
Jeffrey Lange, TO

Peoria

COMMERCIAL NATIONAL BANK OF PEORIA
301 S.W. Adams St. 61631
309/655-5590 Tr$900 Mil
Hd: Douglas S. Stewart, SrVP
PersTr: Hayne Ellis, III, VP
Cathy S. Butler, VP
Prob: David H. Welch, VP
TrInv: L. Edward Knox, AsstVP
EmplBen: Howard P. Gallatin, VP
BusDev,Nb: Patti A. Abel, TBDO
TrOpers: Anna M. Reliford

FIRST NATIONAL BANK OF PEORIA
416 Main St. 61602
309/676-1311 Tr$210 Mil
Hd: David J. Zimmer, VP&SrTO
PersTr: Richard A. Ballor, AsstVP&SrTO
TrInv,ComTrF: Thomas Schuneman, TrInvO
EmplBen: Bernard R. Filzen, AsstVP
TrOpers: Sherry Wolfe

JEFFERSON TRUST & SAVINGS
124 S.W. Adams St. 61649
309/672-6174 Tr$300 Mil
Hd: Dale L. Sielaff, SrVP
PersTr,EmplBen: Kevin H. Jones, VP&SrTO
Prob: Margaret A. Mistic, AsstVP&TO
TrInv: Stephen C. Johnson, VP&SrInvO
Taxes: JoAnn Harlan, AsstTO
TrOpers: Betty L. Meyers, AsstVP&TO
Nb: Richard E. Firebaugh, VP&TO

SOUTH SIDE TRUST & SAVINGS BANK
2119 S.W. Adams St. 61602
309/676-0521 Tr$11 Mil
Hd: William E. Smith, Jr., VP&TO
Kathryn Schindler, VP&AsstTO

Peru

FIRST NATIONAL BANK IN PERU
P.O. Box 409 61354
815/223-0214
Hd: Richard Wendt, Pres&TO

Petersburg

FIRST NATIONAL BANK
P.O. Box 299 62675
217/632-7716 Tr$2 Mil
Hd: Randall A. Killebrew, Pres&TO

NATIONAL BANK OF PETERSBURG
P.O. Box 70 62675
217/632-3241 Tr$2 Mil
Hd: Lew L. Hultgren, VP&TO

Piper City

STATE BANK OF PIPER CITY
4 E. Peoria, P.O. Box 128 60959
815/686-2258 Tr/u$1 Mil
Hd: Dennis R. Smith, Pres&TO
Marjorie Bargmann, AsstTO

Pittsfield

FIRST BANK
P.O. Box 498 62363
217/285-2176 Tr$8 Mil
C. W. Losche, TO

Pontiac

BANK OF PONTIAC
300 W. Washington St. 61764
815/844-6155 Tr$38 Mil
Hd,Nb: Richard M. Winters, Pres&TO
Myron L. Otto, SrVP&TO
FM: H. Wayne Taylor, VP&TO
PersTr,CorpTr,TrInv,EmplBen,TrOpers:
Paul S. Miller, TO
TDP: Norma Weaver, AsstTO

PONTIAC NATIONAL BANK
223 N. Mill St. 61764
815/844-3171 Tr$47 Mil
C. Dean Easton, Pres&CEO
Richard Hiatt, VP&TO
Marcia E. Cox, AsstVP&AsstTO
Farm: Don Lambert, FM
Chad Hoke, AsstFM

Princeton

CITIZENS FIRST NATIONAL BANK
P.O. Box 280 61356
815/875-4444 Tr$70 Mil
Hd,Nb: Randall T. Rimington, SrVP&TO
PersTr,TrInv: Wanda Nelson, AsstVP&TO
CorpTr: Karen Hanson, AsstTO
EmplBen: Dan Wadle, JD
TrOpers: Glenna Jones

FIRST STATE BANK OF PRINCETON
815 S. Main St. 61356
815/875-2828 Tr$16 Mil
Hd: Charles W. Gebhardt, VP&TO
TrOpers: Thelma Beall, AsstVP

Princeville

PRINCEVILLE STATE BANK
P.O. Box 8 61559
309/385-4375 Tr$2 Mil
Hd: Kayleen Clelland, TO

Quincy

BOATMEN'S BANK OF QUINCY
531 Hampshire St. 62301
217/228-6230 Tr$55 Mil
Frank R. McFarland, SrVP&TO
Audrey K. Viar, SrTO

FIRST BANKERS TRUST COMPANY
1201 Broadway 62301
217/228-8060 Tr$33 Mil
Donald K. Gnuse, Pres&TO
Carmen Walch, TO
Elenora Williams, VP&TO

MERCANTILE TRUST & SAVINGS BANK
440 Maine St., P.O. Box 371 62306
217/223-7300 Tr$155 Mil
Hd,PersTr,Prob,TrInv,EmplBen,Nb:
Lyle L. Dake, VP&SrTO
PersTr: Jo Ann Wilmott, TrAdmO
Tamara Reed, TrAdm
TrOpers: Mary Schnelle, TOpAsst
Farm: David Spencer, AsstVP&FM

STATE STREET BANK & TRUST CO.
P.O. Box 141 62306
217/223-6480 Tr$18 Mil
Hd: Steve Akers, SrVP&TO
TrOpers: Joyce Fairley, AsstTO

Rantoul

BANK OF RANTOUL
201 E. Champaign, P.O. Box 67 61866
217/892-2143 Tr$10 Mil
Hd: Thomas B. Bryan, Pres&TO
Raymond R. Uken, ExecVP&TO

River Forest

RIVER FOREST STATE BANK & TRUST CO.
7727 Lake St. 60305
312/771-2500 Tr$4 Mil
Hd,TrOpers: Anne Dunne, TO

Riverside

FIRST AMERICAN BANK OF CHICAGO
(A wholly owned subsidiary of First American
Bank Corporation)
15 Riverside Rd. 60546
312/442-9600 Tr$100 Mil
(Branch of Dundee)
Wallace J. Wolff, VP&SrTO
Richard L. Powers, ExecVP
Joseph A. Barrett, AsstVP&TO

Robinson

CRAWFORD COUNTY STATE BANK
P.O. Box 531 62454
618/544-8666 Tr$13 Mil
Hd: Gregory P. Meador, ExecVP&TO

THE FIRST NATIONAL BANK IN ROBINSON
P.O. Box 679A 62454
618/544-8686 Tr$18 Mil
Hd: Jim Rogers, SrVP&ChTO
David Musgrave, Pres&TO

Rochelle

THE FIRST NATIONAL BANK & TRUST COMPANY OF ROCHELLE
510 Lincoln Hwy. 61068
815/562-5571 Tr$2 Mil
Hd: Theodore L. Tilton, SrVP

Rock Falls

ROCK FALLS NATIONAL BANK
P.O. Box 351 61071-0351
815/625-0520
Hd: Alan Connelly, TrInvO

Rock Island

FIRST OF AMERICA TRUST COMPANY
100 17th St., P.O. Box 4210 61201
309/793-9321 Tr$220 Mil
Hd: W. R. Hefter, SrVP&TO
PersTr,EmplBen,Est: G. D. Vanderflugt, VP&TO
J. M. Miller, TO
PersTr,EmplBen,Est,Nb: Don Massey, TO
TrOpers,TDP: K. S. Speck, TO

THE ROCK ISLAND BANK
230 18th St., P.O. Box 4870 61204-4870
309/794-1120 Tr$50 Mil
Bryant Goodall, VP&TO
Rebecca Bitting, AsstTO

Rockford

AMCORE BANK N.A., ROCKFORD
Amcore Trust
501 Seventh St., P.O. Box 1537 61110-0037
815/968-2241 Tr$1.2 Bil
Hd: Glen W. Wilson, ExecVP&ChTO
PersTr: Jay R. Maddox, SrVP
CorpTr,TrOpers: Lois Barton, VP
TrInv: Jay F. Evans, VP
Dean Countryman, VP
ComTrF: Darrell Thompson, VP
EmplBen: Lillie L. Rude, SrVP
Nb: Patricia M. Bonavia, AsstVP

BELVIDERE NATIONAL BANK
Trust Division
1700 N. Alpine Rd. 61107-1450
815/395-6500
(Branch of Belvidere)
Scott Wortmann, TO

FIRST OF AMERICA TRUST CO.
4615 E. State St., P.O. Box 1628 61110-0128
815/968-3761 Tr$470 Mil
(Branches in Bannockburn and Kankakee)
Hd,PersTr,CorpTr,Nb: Lee R. Mayer, SrVP&TO
EmplBen: Marcia L. Mueller, AsstVP&TO
Nb: Kent Abbey, NbRep

FIRST NATIONAL BANK & TRUST CO.
401 E. State St. 61101
815/987-3720 Tr$310 Mil
Hd: Thomas M. Lower, SrVP
PersTr,Nb: Andrew C. Drendel, VP
TrInv: Robert D. Eversman, VP
EmplBen: John R. Foreman, VP
TrOpers: Thaddeus J. Dutkiewicz, AsstVP

UNITED BANK OF ILLINOIS,N.A.
United Center, 120 W. State St.
P.O. Box 464 61105
815/987-2110 Tr$110 Mil
Hd: Peter M. Wolters
PersTr,CorpTr: Carolyn M. Allison, VP&TO
TrInv: Edward M. Rounds, VP&TrInvO
EmplBen: Marianne Epps, TO
TrOpers: Laura Harker, TrAdm

Roselle/Schaumburg

HARRIS BANK ROSELLE
2401 W. Schaumburg Rd., Schaumburg 60194
312/307-2830 Tr/u$25 Mil
Hd: Russell C. Shockey, VP&TO
Ruth I. Mayerhofer, AsstVP&TO

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1 E. Main St. 60174
312/377-4170 Tr$108 Mil
Hd: Carl W. Rudolph, SrVP&TO
Cheryl Fair, VP&TO
TrOpers: Ellyn Pearson, TO
Eleanor Oberst, AsstTO
Donald L. Lippert, AsstTO

ILLINOIS REGIONAL BANK N.A., ST. CHARLES
200 W. Main 60174
312/584-5500
(Branch of Elmhurst)
Debra A. Woolley, TO

Salem

SALEM NATIONAL BANK
P.O. Box 10 62881
618/548-2200 Tr$5 Mil
Hd: Cheryl Beard, TO

Schaumburg

FIRST BANK OF SCHAUMBURG
321 W. Golf Rd. 60196
312/882-4000
Hd: Catherine Fahey, VP&TO

Shannon

FIRST STATE BANK
1 S. Linn St., P.O. Box 85 61078
815/864-2111 Tr/u$1 Mil
Hd: Allen Woessner, TO

Shelbyville

FIRST TRUST BANK OF SHELBYVILLE
200 W. Main, P.O. Box 519 62565
217/774-5515 Tr$12 Mil
Hd: Robert M. Pancoast, SrVP&TO
TDP: Cheryl L. Roley

SHELBY COUNTY STATE BANK
130 S. Morgan St., P.O. Box 369 62565
217/774-3911
Hd: Michael T. Dove, Pres&TO
Charles Lane, ExecVP&TO
Janet Reynolds, AsstTO
David Price, FM

Skokie

THE COLE TAYLOR BANK
4400 Oakton St. 60076
312/674-4400
(Branch of Chicago)
Nb: Carol Ennis, VP&TO

FIRST AMERICAN BANK
(A Wholly Owned Subsidiary of First American
Bank Corp.)
4949 Old Orchard Rd. 60077
312/679-2200 Tr$100 Mil
(Branch of Dundee)
Wallace J. Wolff, VP&SrTO
Jane Nagel, AsstVP&TO
I. A. Backstrom, VP&TO

NBD TRUST COMPANY OF ILLINOIS
8001 Lincoln Ave. 60077
312/673-2500
(Trust Office of NBD Trust Company of Illinois,
Evanston)
Hd: Richard M. Jung, VP&TO

South Holland

SOUTH HOLLAND TRUST & SAVINGS BANK
16178 S. Park Ave., P.O. Box 366 60473-1524
312/333-2600 Tr$32 Mil
Hd,PersTr,CorpTr: Jack Dolenberg, SrVP&TO

ILLINOIS (Cont'd)

★Springfield

FIRST NATIONAL BANK
201 S. 5th St. 62701
217/753-7358 Tr$350 Mil
Hd: Albert J. Gardner, VP&ChTO
PersTr: William Ebert, AsstVP&TO
CorpTr: Keri Ratliff, TO
TrInv,ComTrF: G. E. Gifford, VP
CorpTr,TrOpers: Patricia Cook, VP
EmplBen: Jennifer Johnson-Rahn, AsstVP&TO
Nb: Linda Waldron
TDP: Ed Ely
Farm: Don Farrow, VP&FM
City: Richard Poock, CityPropMgr

ILLINOIS NATIONAL BANK
One Old Capitol Plaza North 62705
217/753-7200 Tr$239 Mil
Hd,EmplBen: A. Richard Seminaro, VP
PersTr: Theresa M. Kean, TO
Diane C. Smith, TO
CorpTr: Elizabeth A. Wisnosky, TO
TrInv: Keith D. Bell, TrInvO
EmplBen: William J. Albach, TO
TrOpers: Mark E. Ginster, TOpO

MAGNA TRUST COMPANY
Springfield Trust Center
1825 S. 6th St. 62703
217/525-6436
(Trust Office of Belleville)
S. Greg Johnson, VP&CtrMgr
Patricia Wycoff, AsstTO

MARINE BANK OF SPRINGFIELD
East Old State Capitol Plaza 62701
217/525-9745 Tr/o$1 Bil
(Branches in Marine Bank-Bloomington/Normal & Marine Bank-Champaign/Urbana)
Hd: Michael O. Gibson, SrVP
TrInv,ComTrF: Thomas W. Kienzler, VP
PersTr,CorpTr: Marie Grabavoy Neal, VP
EmplBen: Michael W. Ference, VP
TrOpers: Rex A. Alexander, VP
Farm: Dale D. Hedrick, VP

SANGAMON BANK AND TRUST
3019 Chatham Rd. 62704
217/787-3686
Hd: Chris Royal, AsstVP

TOWN & COUNTRY BANK OF SPRINGFIELD
P.O. Box 359 62705
217/787-3100 Tr/u$4 Mil
Hd: Randal Saul, TO
Henry Kirschner, TO
TrOpers: Robert L. Fulton, VP&Csh

Sterling

CENTRAL NATIONAL BANK
302 First Ave. 61081
815/626-4321 Tr$100 Mil
Hd,EmplBen,TrInv,Nb: John R. Kuczynski, SrVP
PersTr,Est: Wallis A. Adell, TO
ComTrF,EmplBen,Tx: Linda Perry, TO
TrOpers: Onnadine Hosler, TOpO

FIRST NATIONAL BANK
305 Fourth Ave. 61081
815/626-0045 Tr$21 Mil
Hd: Thomas A. Densmore, AsstVP&TO
PersTr,EmplBen: Judith Schott, AsstTO
TrOpers: Deb Oldham

Streator

FIRST MIDWEST BANK/STREATOR
401 E. Main St. 61364
815/672-2941, Ext. 213 Tr$10 Mil
Richard Geschwind, TO

UNION BANK/STREATOR
201 E. Main St. 61364
815/673-3333 Tr$36 Mil
Hd: Richard A. Fahrenkrug
TrOpers: Phillip E. Martin, AsstVP&TO
Nb: Shirley A. Smith, AsstVP&AsstTO

Sublette

FARMERS STATE BANK
P.O. Box 20 61367
815/849-5242 Tr$1 Mil
Hd: Don J. Dinges

Sullivan

FIRST NATIONAL BANK
1 S. Main St. 61951
217/728-4302 Tr$2 Mil
Hd: Harry Wilson, Chm,CEO&TO
Roger W. Tice, AsstTO

STATE BANK OF SULLIVAN
P.O. Box 253 61951
217/728-4311 Tr$1.136 Mil
Robert A. Lemler, TO
Barbara J. Burtcheard, AsstTO

Sycamore

FARMERS STATE BANK
P.O. Box 20 61367
815/895-9121
Hd: Don Dinges

THE NATIONAL BANK & TRUST CO. OF SYCAMORE
230 W. State St. 60178
815/895-2125 Tr$114 Mil
Hd: Howard A. Heidlauf, SrVP&TO
PersTr: John Boies, VP&TO
Farm: Clifford McConnell, VP&FM
PropMgt: James M. Kirby, AsstVP&Sec
EmplBen: Sharon Z. Fesler, AsstVP&AsstSec
TrOpers: Janice C. Taylor, TOpMgr
Nb: Kathryn J. Brown, TO

Taylorville

FIRST NATIONAL BANK
322 W. Main Cross 62568
217/824-2241 Tr$2 Mil
Hd: Dave Combs, Pres

FIRST TRUST & SAVINGS BANK
P.O. Box 309 62568
217/824-4955
Hd,TrInv: Robert W. Slaybaugh, II, VP&TO
PersTr: Bonnie Bruns, VP&TO

Tinley Park

HERITAGE TRUST COMPANY
17500 S. Oak Park Ave. 60477
703/614-0390 Tr$38 Mil
Joyce V. Cunningham, SrVP&TO
Cynthia T. Sikora, AsstVP&TO
LandTrust: Linda Lutz
EmplBen: Lynda Blust, TrAdmin

Toluca

THE CITIZENS NATIONAL BANK
201 N. Main St. 61369
815/452-2321 Tr$2.1 Mil
Hd: James P. Ghiglieri, Jr., ExecVP&TO
Donald L. Whitler, Pres&TO

Triumph

THE FIRST NATIONAL BANK
47 Main St., P.O. Box 37 61371
815/539-9301 Tr/u$1 Mil
Hd: Conrad Hanley, Pres

Tuscola

FIRST NATIONAL BANK & TRUST CO. OF DOUGLAS COUNTY
100 N. Main St., P.O. Box 8 61953
217/253-3344
Hd: Douglas R. McCumber, Pres&TO
Earl R. Pendergrass, VP&AsstTO

TUSCOLA NATIONAL BANK
P.O. Box 98 61953
217/253-4711 Tr$2.0 Mil
Hd: William F. McCarty, Pres&TO
TrInv: Larry R. Kresin, SrVP&AsstTO
TrOpers,EmplBen: Lloyd A. Murphy, VP&AsstTO

Urbana

FIRST BUSEY TRUST & INVESTMENT CO.
P.O. Box 69 61801
217/384-3257 Tr$150 Mil
Hd,TrInv,ComTrF: Gene Grandone, Pres&CEO
PersTr,CorpTr: Glen Paine, ExecVP&COO
Farm: Jesse Dowell, VP&FM
EmplBen: Scott MacAdam, VP
TrOpers: Debra Trulock, TOpO
Nb: W. E. Burgard, SrVP&TO
TDP: Greg Fink, InfSvcsO

Vandalia

FIRST BANK OF FAYETTE COUNTY
P.O. Box 130 62471
618/283-2211 Tr/o$5 Mil
Hd: Ann Goodin, AsstTO

FIRST NATIONAL BANK
P.O. Box 40 62471
618/283-1141 Tr$20 Mil
Hd: Thomas G. Diekroeger, ExecVP&TO
Carol Williams, AsstTO

Villa Park

VILLA PARK TRUST & SAVINGS BANK
10 S. Villa Ave., P.O. Box 10 60181
312/834-0800 Tr$12 Mil
Hd: Thomas James, SrVP&TO

Virden

FARMERS & MERCHANTS STATE BANK
P.O. Box 619 62690
217/965-5496 Tr/u$1 Mil
Hd: Greg Toppmeyer, ExecVP&TO

STATE BANK OF VIRDEN
103 S. Springfield, P.O. Box 70 62690
217/965-3344 Tr/u$1 Mil
Hd: Larry T. Herron, TO
Joyce Coe, AsstTO

Virginia

PETEFISH, SKILES & CO.
P.O. Box 18 62691
217/452-3041 Tr$6 Mil
Hd: William M. Yaple, Chm&TO
Reginald Jokisch, Pres&TO

Warsaw

HILL-DODGE BANKING CO.
P.O. Drawer A 62379
217/256-4224 Tr$2 Mil
Hd: Gary E. Beeler, VP&TO

Watseka

FIRST TRUST & SAVINGS BANK
120 E. Walnut 60970
815/432-2494 Tr$9 Mil
Hd: Warren Hansen, ExecTO

WATSEKA FIRST NATIONAL BANK
216 S. Fourth St., P.O. Box 447 60970
815/432-3977 Tr$15 Mil
Hd: Kerry Bell
Debbie Gudeman
John Rodda

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TRUSTS & ESTATES
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ILLINOIS (Cont'd)

Wauconda

WAUCONDA NATIONAL BANK AND TRUST COMPANY
486 W. Liberty St. 60084
312/526-6604 Tr$.5 Mil
Hd: Lynn Brettner, VP&TO
TrInv: Robert Hinman, ChmBd&TO

Waukegan

AMERICAN NATIONAL BANK & TRUST CO.
2323 W. Grand Ave. 60085
312/623-9000 Tr$38.5 Mil
Hd,PersTr,Nb: David B. DeSalvo, VP&TO
PersTr,LandTr,Nb: Sandra L. Shinsky, TO
TrOpers: Susan C. Gavinski, TOpO

BANK OF NORTHERN ILLINOIS, N.A.
(Formerly First National Bank of Waukegan)
1 S. Genesee St. 60085
312/623-3800 Tr$6.5 Mil
Hd: Raymond A. Eiden, Chm&TO
Catherine Biancalano, AsstTO

BANK OF WAUKEGAN
1601 N. Lewis Ave. 60085
312/244-6000
Hd: Jon W. Boswell, TO

NORTHERN STATES TRUST COMPANY
3233 Grand Ave. 60085
312/623-3233 Tr$60 Mil
Hd,CorpTr,EmplBen,Nb: Thomas F. Haider, Pres
ComTrF,TrOpers: Linda J. Nelson, AsstVP&TO
TrInv: Bradley Nickerson, VP

Wellington

WELLINGTON BANK FACILITY
(a Division of Community Bank)
P.O. Box 114 60973
815/984-3130 Tr/u$1 Mil
(Branch of Hoopeston)
Hd: E. Alan Bugg, Pres&CEO

West Chicago

WEST CHICAGO STATE BANK
P.O. Box 250 60185
312/231-1800 Tr$.750 Mil
Wayne Kuntze, Pres
Elizabeth P. Marecek, VP&TO
TrInv,Nb: Richard J. Worzala, ExecVP
Joachim J. Brown, TrCoun

Wheaton

BANK OF WHEATON
P.O. Box 687 60189-0687
312/665-0300 Tr$50 Mil
Hd: Albert C. Koontz, SrVP&TO
PersTr,TrInv,EmplBen: Gary C. Crocus, VP&TO

GARY-WHEATON BANK
E. Wesley & Cross Sts. 60187
312/665-7767 Tr$500 Mil
(Branch in Batavia)
Hd,Nb: Douglas G. Eyles, VP
PersTr: Ruth M. Bowen, VP
TrInv,ComTrF: William E. Norris, IO
EmplBen: Janice A. Lorenz, VP
TrOpers: David M. Augustyn, VP

HAWTHORNE BANK OF WHEATON
1500 N. Main St., P.O. Box 1058 60189-1058
312/665-0050
Hd: Raymond Myers, VP&TO
PersTr,TrInv: Kathy McCuen, AsstVP&TO

NBD TRUST COMPANY OF ILLINOIS
211 S. Wheaton Ave. 60187
312/665-0300
(Trust Office of NBD Trust Co. of Illinois, Evanston)
TrMgr: Albert C. Koontz, SrVP&TO

Wheeling

THE COLE TAYLOR BANK
350 E. Dundee Rd. 60053
312/537-0020
Nb: Carol L. Ennis, VP&TO

Williamsville

WILLIAMSVILLE STATE BANK
P.O. Box 379 62693
217/566-3387
Hd: John E. O'Neal, Pres&TO
Richard L. Kohl, CPA,VP&AsstTO

Wilmette

FIRST ILLINOIS BANK OF WILMETTE
1200 Central Ave. 60091
312/251-8100 Tr$84 Mil
Hd: Bruce N. Duff, SrVP&TO
Adm&Opers: Charles N. Goodnow, VP
Mgr: Olga Stakes, ClientExec&TrMgr
Mktg: Theodore R. Storlie, VP
TrInv: John Jenkins, VP
TrOpers: Bonnie Brown, TOpO

Winnetka

HARRIS BANK
520 Green Bay Rd. 60093
312/441-4444 Tr$100 Mil
Hd: John D. O'Malley, ExecVP
PersTr: Keith C. Erickson, SrVP
TrOpers: Paula Connolly, TrAdmin
Anna Gordon Schenn, AsstTO
Pat Ericksen, AsstTO

WINNETKA BANK
791 Elm St. 60093
312/441-4100 Tr$2.0 Mil
C. Andrew Lawrence, Pres
Anita E. Morris, AsstTrAdm

Woodstock

STATE BANK OF WOODSTOCK
101 S. Benton St. 60098
815/338-3131 Tr$19 Mil
Hd: Herbert W. Dakin, VP&TO

Worth

WORTH BANK & TRUST
6825 W. 111th St. 60482
312/488-6500
(Branch of Palos Heights)
Hd: Richard T. Topps, VP&TO
Admin,Inv: Kirk E. Rascher, AsstTO
TrOpers: Mary T. Ciciora, Mgr

Wyoming

WYOMING BANK & TRUST CO.
P.O. Box 230 61491
309/695-2831
Hd,PersTr,CorpTr: B. F. Backlund, ChmBd
Dean M. Jackson, Pres
Duane Brammer, ExecVP
Virginia Ford, Csh

Discretionary Trust Assets: This figure should reflect the market value of employee benefit, personal trusts, estates, and managed agencies over which each institution exercises investment discretion as reported to the F.D.I.C. on the "Annual Report of Trust Assets".

INDIANA

Akron

AKRON EXCHANGE STATE BANK
P.O. Box 217 46910
219/893-4531
Hd: Larry Car, Pres

Albion

CAMPBELL & FETTER BANK
P.O. Box 5 46701
219/636-2171
Hd: Linda Weber, TO

Alexandria

CITIZENS BANKING CO. OF ALEXANDRIA
101 N. Harrison St., P.O. Box 147 46001
317/724-4447 Tr/u$1 Mil
Hd: James Stretelmeier, TO

COMMERCIAL BANK & TRUST CO.
P.O. Box 145 46001
317/724-4453
Hd: E. Nicholas Spreen, Pres&TO

Anderson

ANDERSON BANKING CO.
931 Meridian Plaza 46015
317/646-5443 Tr$99.2 Mil
Hd: Robert L. Gustin, VP&SrTO
PersTr: James S. Stuart, TO
Joseph H. Riedel, TO
TrInv: William J. Kennedy, IO
Ronald C. Stemen, AsstIO
EmplBen: John Meyers, TO
TrOpers: Nancy K. Hooker, TOpO

CITIZENS BANKING CO.
P.O. Box 729 46015
317/646-6605
Hd: Edward Huffman, AsstVP&TO
PersTr,CorpTr,TrInv,EmplBen:
Jodi Hicks, AsstTO

STAR TRUST COMPANY
P.O. Box 967 46952
317/672-9671 Tr$25 Mil
Hd: Jack Gaddis, Pres
PersTr,CorpTr,TrInv,Nb:
P. L. Gregory, SrVP&TO
Tudor Glassburn, SrVP&TO
EmplBen: Marlis Castle, TO
TrOpers,TDP: Eileen Nisewander, TO

Arlington

ARLINGTON STATE BANK
P.O. Box 75 46104
317/663-2221 Tr/u$1 Mil
Lossie Z. Simpson, AsstTO

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BANK OF WESTERN INDIANA
P.O. Box 280 47918
317/762-6721
(Branch of Covington)
Bonnie Mayfield, AsstCsh&TO

CENTRAL NATIONAL BANK & TRUST CO.
P.O. Box 249 47918
317/762-2414 Tr$1 Mil
Robert B. Folk, Pres&TO
William C. McAdams, VP&TO
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Auburn

AUBURN STATE BANK
P.O. Box 229 46706
219/925-3060 Tr$21 Mil
Hd,TrInv: M. C. Haggarty, Pres&TO
PersTr,CorpTr,ComTrF,EmplBen,TrOpers,Nb:
E. S. Zeisloft, TO

CITY NATIONAL BANK
P.O. Box 389 46706
219/925-0960 Tr$5 Mil
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Hd: Gregory A. Wolf, Pres&TO

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COMMUNITY STATE BANK
P.O. Box 79 46710
219/897-3361 Tr/u$1 Mil
Hd: R. B. Helmkamp

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BATESVILLE STATE BANK
137 S. Main St. 47006
812/934-4411 Tr/u$1.687 Mil
Hd: Lloyd W. Hisrich, Pres
TrOpers: Dennis M. Harmeyer, VP&Csh
Nb: R. C. Martin, VP

FIFTH THIRD BANK OF SOUTHEASTERN INDIANA-BATESVILLE CENTER
P.O. Box 30 47006
812/934-2808 Tr$2.935 Mil
Hd: Barbara Cruse, Csh&TO

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BATH STATE BANK
P.O. Box 10 47010
317/732-3118 Tr/u$1 Mil
Hd: H. Joy Thomas, TO

Berne

FIRST BANK OF BERNE
P.O. Box 369 46711
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Hd: Charles E. Isch, VP

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BIPPUS STATE BANK
P.O. Box 85 46713
219/344-1351 Tr/u$1 Mil
Hd: Ryan M. Warner, Pres

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BLOOMFIELD STATE BANK
P.O. Box 407 47424
812/384-4431
Hd: James Miller, SrVP

Bloomington

BANK ONE, BLOOMINGTON, N.A.
P.O. Box 608 47402
812/332-6351 Tr$120 Mil
(Affiliate of Indianapolis)
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PersTr: Mrs. Mary V. Morrisette, VP&TO
EmplBen: Mrs. Rebecca W. Click, PenTO
Nb: James R. Phillippe, VP&TO

BLOOMINGTON BANK & TRUST
P.O. Box 549 47402-0549
812/339-1131 Tr$7 Mil
Hd: David M. Snyder, VP&SrTO
Joan Ray, AsstVP&TO

MONROE COUNTY BANK
P.O. Box 2329 47402
812/336-0201 Tr$18 Mil
R. Scott Walters, VP

Bluffton

OLD FIRST NATIONAL BANK
304 W. Market St. 46714
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Boonville

PEOPLES TRUST & SAVINGS BANK
P.O. Box 307 47601
812/897-0230 Tr$3.5 Mil
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TrInv: Rita Behagg
Julia Raibley

WARRICK NATIONAL BANK
224 W. Main St., P.O. Box 31 47601
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Hd: Ronald W. Vogel, AsstVP&TO

Brazil

FIRST BANK & TRUST CO. OF CLAY COUNTY
101 W. National Ave., P.O. Box 310 47834
812/446-2581 Tr$8.8 Mil
(Branches in Clay City & Terre Haute)
Hd: Rose Mary Price, VP&TO
Charlotte Brush, Sec

RIDDELL NATIONAL BANK
P.O. Box 340 47834
812/448-2611 Tr$6.2 Mil
Hd: H. Michael Lawson, VP&TO

Brookston

FARMERS STATE BANK
P.O. Box 159 47923
317/563-3136 Tr/u$1 Mil
Hd: John F. Garrott, TO
Alberta F. Ade, AsstTO

Brookville

FRANKLIN COUNTY NATIONAL BANK
P.O. Box 37 47012
317/647-4116 Tr$1.9 Mil
Hd: Fred Chappelow, SrVP&TO
Jonathan Schuck, AsstTO

PEOPLES TRUST CO.
P.O. Box 7 47012
317/647-3591 Tr$.55 Mil
Jeannie Wilson, TO

Brownsburg

HENDRICKS COUNTY BANK & TRUST CO.
P.O. Box 230 46112
317/852-2268
(Branch in Plainsfield)
Hd: Keith P. Foist, Pres&TO

Burlington

FIRST BANK OF CARROLL COUNTY
P.O. Box 98 46915
317/566-3322 Tr$.68 Mil
Joe Jones, Pres&TO

Cambridge City

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Cannelton

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812/547-7038 Tr$.5 Mil
Hd: Danny Coffey, Pres&CEO
Wilma Heck, AsstTO&VP

Carmel

UNION STATE BANK
P.O. Box 1710 46032
317/846-7381
David E. Morrison, SrTO

Charlestown

LIBERTY NATIONAL BANK
890 Main St., P.O. Box 37 47111
812/256-3316 Tr$4.2 Mil
Hd,PersTr,CorpTr,TrInv,Nb: John Henderson, TO
TrOpers,Nb,TDP: Linda Harris, AsstTO

Chesterton

CHESTERTON STATE BANK
109 Broadway 46304
219/926-1151 Tr$50 Mil
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PersTr,Prob,Gdnshp: James W. Beamish, TO
TrOpers: S. Wildhart
RE,T&T: Cynthia Carter
Nb: Sheldon Cohn

FIRST NATIONAL BANK
1500 S. Calumet Rd. 46304
219/926-7661
(Branch of Valparasio)
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PersTr: Pam Almus, TO
TrOpers: Cynthia Hutchenson, AsstVP&TO

Churubusco

CHURUBUSCO STATE BANK
P.O. Box 205 46723
219/693-2194 Tr$3 Mil
Hd: Lynn Snyder
PersTr,CorpTr: R. E. Stangland, VP&TO

Clay City

FIRST BANK & TRUST CO. OF CLAY COUNTY
801 Main St. 47841
812/939-2141
(Branch of Brazil)

Columbia City

CITIZENS NATIONAL BANK OF WHITLEY COUNTY
P.O. Box 510 46725
219/244-6151 Tr$6.8 Mil
Hd: Tudor O. Glassburn, VP&SrTO

THE FARMERS LOAN & TRUST CO.
216-220 W. Van Buren St. 46725
219/248-2630 Tr$20.0 Mil
William A. Tucker, Jr., VP&TO
Nb: Benton E. Gates, Jr., Atty

Columbus

IRWIN UNION BANK & TRUST CO.
P.O. Box 929 47202
812/376-1695 Tr$88.8 Mil
Hd: David L. Fisher, VP&SrTO
PersTr: Robert S. Bush, TO
Nb: Patrick K. Crimmins
Sally Phillips
EmplBen: Vicki F. Fillenwarth, TO

TRUSTCORP BANK, COLUMBUS N.A.
333 Washington St., P.O. Box 327 47201
812/379-4421 Tr$32 Mil
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CorpTr,TrOpers: Phyllis Hole, TO

Connersville

CENTRAL STATE BANK
531 Central Ave., P.O. Box 225 47331
317/825-0546 Tr$14 Mil
Hd: Richard W. Hankins, VP&SrTO

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536 Central Ave. 47331
317/825-2124 Tr$27.5 Mil
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Henry D. Orschell, VP&SrTO
TrOpers: Carmen Gibbons

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Corydon

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317/793-4846 Tr$6.5 Mil
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BANK ONE, CRAWFORDSVILLE, N.A.
P.O. Drawer 687 47933
317/362-1100 Tr$58 Mil
(Branch of Indianapolis)
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a Merchants National Company
132 E. Main St. 47933
317/362-1400 Tr$40 Mil
Hd: Marsha J. Gephart, VP&TO
EmplBen: Alecia Brady
TrOpers: Jackie Thompson, TO

Cromwell

CROMWELL STATE BANK
P.O. Box 367 46732
219/856-2115 Tr$1 Mil
Hd: John Ray, VP&TO

Crown Point

THE FIRST BANK OF WHITING
117 E. Joliet 46321
219/663-5100 Tr$115 Mil
(Branch of Highland)
Carolyn Mayer, TO

GAINER BANK
115 S. Court 46307
219/662-3135
(Branch of Gary)
T. Trainor, TSO

LAKE COUNTY TRUST CO.
(Land Trust Only)
2200 N. Main St., P.O. Box 110 46307
219/663-2289 Tr/u$1 Mil
Hd: J. M. Yonkman, Pres

Culver

NORCEN BANK
P.O. Box 71 46511
219/842-3321 Tr$8 Mil
Karen Mendenhall, VP&SrTO

Dale

DALE STATE BANK
P.O. Box 218 47523
812/937-4453 Tr$1 Mil
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Joan L. Trinkel, SrTO

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P.O. Box 119 46122
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Douglas K. Philips, VP&TO
EmplBen: Pamela Cole

Decatur

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P.O Box 500 46733
219/724-3151 Tr$13.2 Mil
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TrOpers: Agnes Daniels
Janice Schlemmer, TO

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FIRST NATIONAL BANK OF EAST CHICAGO, INDIANA
720 W. Chicago Ave. 46312
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Hd: Thomas S. Gozdecki, Jr., VP&TO

Eastside Winchester

PEOPLES LOAN & TRUST BANK
State Road 32 East 47394
(Branch of Winchester)
Hd: Terri E. Matchett, VP&TO

Edinburgh

SUMMIT BANK OF JOHNSON COUNTY
P.O. Box 37 46124
812/526-5577 Tr/u$1 Mil
Hd: Ronald G. Seals, Pres&TO
Bettie Billingsley, TO

Elkhart

AMERITRUST NATIONAL BANK
301 S. Main St. 46515
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AcctAdmin: Michael W. Shade, VP
PersTr: Daniel G. Areaux, AsstVP
TrInv: Lawrence E. Miles, VP
EmplBen: Bernice A. Simms, VP
TrOpers: Sherrill A. Brown, AsstVP
Nb: Cheryl R. Cooper, VP

MIDWEST COMMERCE BANKING COMPANY
Franklin at Second 46516
219/294-6621 Tr$254 Mil
(An affiliate of NBD Bancorp Inc., Detroit, MI)
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PersTr: John Klehfoth, VP&TO
CorpTr: Cynthia Ann Snyder, AsstVP&TO
TrInv: Thomas N. Ertel, SrVP&Csh
EmplBen: Teri S. Fredericks, AsstVP&TO
TrOpers: David M. Sands, VP&TO

Ellettsville

THE PEOPLES STATE BANK
P.O. Box 128 47429
812/876-2228 Tr$1.2 Mil
Hd: Charles F. Kennedy, ExecVP

Elwood

SECURITY BANK
125 S. Anderson St., P.O. Box 51 46036
317/552-5091 Tr$2 Mil
Hd: Thomas Cassidy, Pres

Evansville

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Trust Dept. - Box 719 21P 47705
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PersTr: Sharon R. Grabert, TO
Nb: Joan F. David, TBDO
TrInv,ComTrF: Bruce Meythaler, VP&MgrTrInv
TrInv: Steve Appel, VP&TrInvO
EstAdm: E. Gordon Maynard, VP&MgrPersTr
TrOpers: William J. Owens, TOpO
PersTr: John O. Wells, VP&TO
EmplBen: D. Terry Anderson, AsstVP&MgrEBT

NATIONAL CITY BANK
P.O. Box 868 47705-0868
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SrOpers,Plng: Levon F. (Jack) Dempsey, SrVP
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TrOpers,Tx: David K. Boink, TO
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TrInv: William Kelley, SrVP&TrInvO
EmplBen: Jeff Martin, TO
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Victor A. Selby, ChmBd

FAIRMOUNT STATE BANK
P.O. Box 8 46928
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Farmersburg

PEOPLES STATE BANK
P.O. Box 360 47850
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Hd: Charles F. Holley, ExecVP&TO

Farmland

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111 E. Henry St. 47340
317/468-6001
(Branch of Winchester)
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Flora

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P.O. Box 188 46929
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TrOpers: Shirley Straw, AsstC&TO

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Steven T. Pettet

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P.O. Box 309 46041
317/659-3383 Tr$52 Mil
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Philip L. Birge, VP&TO
TrOpers: Julia Werner, AsstVP&TO

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317/736-3116 Tr$12 Mil
Hd: Roger McGinnis, AsstVP&TO

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P.O. Box 587 46140
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317/462-7771 Tr$12 Mil
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TrOpers: Karen S. Matlock, AsstTO

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James H. Biddle, VP&SrTO
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AsstVP&TO
TrInv,Agcy: R. Daniel Eichinger, InvTO
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LandTr,TrOpers: Carolyn Mayer, TO

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Joyce Stahl, AsstTO

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TrOpers: Vicki West
Nb.EmplBen: Douglas L. Murray, AsstVP&TO
Nb,PersTr: Linda A. Keyt, AsstVP&TO
RetailProd: Joan M. Bradburn, TO

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PersTr: Herbert Bultman, 1stVP&TO
InstitInv: Richard Dyer, 1stVP&TO
TrInv: P. Roger Kumler, SrVP&TO
InvRes: Andrew O'Donnell, VP&TO
TrOpers: Martin Russell, 1stVP&TO
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Nb: George Buskirk, SrVP&TO
EmplBen: J. O'Donnell, VP&TO

MERCHANTS NATIONAL BANK & TRUST COMPANY OF INDIANAPOLIS
One Merchants Plaza, P.O. Box 5031 46255
317/267-7272 Tr$2.3 Bil
Daniel L. Fleck, ExecVP
Hd: Thomas P. Ewbank, SrVP&SrTO
PersTr: R. Michael Miner, VP&SrTO
PersAcct,Adm&TrCoun: Mary Y. Marsh, SrVP&TrCoun
ComTrF: Elizabeth Meitzler, VP&IO
EmplBen: Eduardo I. Aguirre, SrVP&TO
PropMgt: Edward L. West, VP
CorpTr: Randolph J. Stierer, VP&TO
TrInv: Michael J. Burgad, SrVP&IO
Tax: Diane E. Bokelman, VP&TO
EmplBen,Nb: Susan Thomas, VP
TrOpers,FPO: Stanley M. Harris, VP&SrTO
PersNb: Gregory P. Marquiss, VP&TO

PEOPLES BANK & TRUST CO.
130 E. Market St. 46204
317/237-8068 Tr$100 Mil
Hd,TrInv,Nb: Terry L. Young, VP&SrTO
PersTr: James A. Rice, VP&TO
CorpTr: J. Christopher White, AsstVP&TO
EmplBen: Victoria Fillenwarth, TO
Jennifer Manning
TrOpers: Marilyn Karnatz, AsstVP&TOpMgr

Jasper

DU BOIS COUNTY BANK
P.O. Box 550 47546
812/482-2772 Tr$52 Mil
Hd,CorpTr,TrInv,EmplBen: Thomas J. Krodel, AsstVP&TO
PersTr,Est: Brian Senninger, TrAdm
TrOpers: Cheryl Hoffman

GERMAN AMERICAN BANK
711 Main St., P.O. Box 810 47546
812/482-1314 Tr$50 Mil
Hd: Roger W. Eckerle, AsstVP&TO
PersTr: Tony Nordhoff, AsstTO
EmplBen: Bonnie Hochgesang, AsstTO

JASPER STATE BANK
P.O. Box 151 47546
Tr$11 Mil
David L. Keller, TO

Jeffersonville

CITIZENS FIDELITY BANK & TRUST COMPANY INDIANA
405 E. Court Ave. 47130
812/949-6670 Tr$28 Mil
Richard F. Stegemeier, VP&TO
Rose M. Wathen, AsstVP&TO

COMMERCEAMERICA BANKING COMPANY
CS 8 47130
812/284-7484 Tr$90 Mil
Hd,Nb: Gary L. Johnson, SrVP&TO
PersTr: Billieann Durrett, VP&TO
Dee Julius, AsstVP
CorpTr,TrInv,EmplBen: Ralph Barany, VP&TO
TrOpers: Jeff Morrison, TO

INB NATIONAL BANK
460 Spring St. 47130
812/738-3111 Tr$19.3 Mil
Hd: Cindy Walker

Kendallville

SUMMIT BANK OF KENDALLVILLE
P.O. Box 668 46755
219/347-0800 Tr$3 Mil
(Branch of Ft. Wayne)
Hd: Jerry Kessler, Mgr
TrOpers: Barbara Miller

Kentland

KENTLAND BANK
P.O. Box 145 47951
219/474-5155 Tr$10 Mil
Hd: Lois V. Norris, TO

Kingman

BANK OF WESTERN INDIANA
State Rd. 234 47952
317/397-3395
(Branch of Covington)
Hd: Bonnie Mayfield, TO

Knox

TRUSTCORP OF KNOX
20 N. Main St. 46534
219/772-2144 Tr$.5 Mil
Hd: Robert Hamilton, Pres

Kokomo

AMERITRUST BANK, HOWARD COUNTY
Main at Mulberry 46901
317/457-8111 Tr$395 Mil
Hd: Michael Lammers, VP&TO
PersTr: Betty L. Boles, VP&TO
James P. White, TO
Joyce Astell, AsstTO
TrInv: Linda Baitz, TO
Mark Pearson, TO
TrOpers: Liz Donovan, Supv
Tax: Mark Harris, TO

FIRST NATIONAL BANK
322 N. Main St. 46901
317/459-3911 Tr$46 Mil
Hd: John P. O'Donnell, VP&TO
EmplBen: Bonnie Nicholas, TO
TrOpers: Becky Cecil, TOpSupv
PersTr: Roselyn Lewis, AsstVP&TO

STAR TRUST COMPANY
Kokomo Financial Center
1622 E. Hoffer 46904-0202
317/662-3911
(Branch of Marion)
Hd: Ted Wright, TO

Lafayette

BANK ONE LAFAYETTE, N.A.
201 Main St. 47902
317/423-0413
(Branch of Indianapolis)
Mgr: Janet Collins-Cutter, SrVP&TO

INB NATIONAL BANK, N.W.
337 Columbia St. 47902
317/423-8022 Tr$180 Mil
(Branch in Lowell)
Hd: J. Thomas Servies, VP
AsstHd,PersTr: Daniel A. Lane, AsstVP&TO
CorpTr,RE: Ronald E. Burgess, AsstVP&TO
TrInv,ComTrF: James E. Peterson, VP&TrInvO
Nb: Stuart L. Main, SrVP&TO
EmplBen: Rick Kennedy, AsstVP&TO
TrOpers: Larry E. Suter, AsstVP

LAFAYETTE BANK & TRUST CO.
P.O. Box 1130 47902
317/423-7100 Tr$115 Mil
Hd: Lawrence A. Anthrop, VP&TO
TrOpers: Kimberly K. Hardebeck, TOpMgr
John K. Mandeville, Agri-busO
TrInv: Bruce Lee, IO
TrAdm: Douglas M. Wehrman, TO
Kimberly A. Loveless, AsstTO

Lagrange

FARMERS STATE BANK
220 S. Detroit St. 46761
219/463-7111 Tr$10.7 Mil
Hd: Orea E. Mulholland, TO

La Porte

FIRST OF AMERICA BANK-LA PORTE, N.A.
800 Lincolnway 46350
219/362-6171 Tr$77 Mil
Hd,CorpTr,EmplBen: Robert M. Witner, VP&TO
Hd,PersTr: Barbara J. Hoekzema, VP&TO

LA PORTE BANK & TRUST CO.
601 Jackson St., P.O. Box D 46350
219/362-0404 Tr$35 Mil
Hd,Nb: Lawrence J. Mazur, SrVP&TO
PersTr,CorpTr,TrInv: Nancy L. Schwarzkopf
EmplBen,EstGdnshp: Anne Klosowski

Lawrenceburg

AMERICAN STATE BANK
131 Walnut St. 47025
812/537-1234 Tr/u$1 Mil
Hd: V. A. Mix, TO

STAR BANK, N.A. OF SOUTHEASTERN INDIANA
P.O. Box 327 47025
812/537-1212 Tr$7 Mil
Hd: Susan Smith, VP&TO
Marilyn Hane, AsstTO

Lebanon

AMERITRUST BANK, BOONE COUNTY
P.O. Box 528 46052
317/482-3321 Tr$12 Mil
Hd,Nb: L. Wayne Sipe, Pres&TO
PersTr,CorpTr,TrInv,TrOpers:
Robert L. Thompson, VP&TO
Anna Marie Spall, AsstTO

MID STATE BANK
P.O. Box 70 46052
317/482-3300
(Branch of Zionsville)
Robert A. Duff, SrVP&TO

Liberty

THE FARMERS STATE BANK
P.O. Box 361 45003
317/732-3111 Tr/u$1 Mil
Hd: Helen McLaughlin, AsstCsh&TO

THE UNION COUNTY NATIONAL BANK
P.O. Box 217 47353
317/458-5131 Tr$2 Mil
Hd: Ted J. Montgomery, Pres&TO

Ligonier

AMERITRUST NATIONAL BANK
222 S. Cavin St., P.O. Box 100 46767
219/894-4141 Tr$12.5 Mil
Hd: Fred Lamble, TO

Linden

LINDEN STATE BANK
100 N. Meridian St. 47955
317/339-4646
Hd: C. Laverne Lutes, Pres
Ronald D. Kerby, VP

Linton

PEOPLES TRUST CO.
P.O. Box 190 47441
812/847-4457 Tr$3.174 Mil
Hd,PersTr,ComTrF:
Helen Rhodenbeck, TO

Logansport

FARMERS & MERCHANTS STATE BANK
P.O. Box 720 46947
219/722-2274 Tr$17 Mil
Hd: William B. Jones, VP&SrTO

THE FIRST NATIONAL BANK OF LOGANSPORT
One First National Plaza 46947
219/722-8800 Tr$80 Mil
(Branch in Monticello)
Hd: Russell Fry, VP&TO
Suzanne Chilcott, AsstVP&TO
Norma Flohr, AcctAdm

Loogootee

THE UNION BANK
P.O. Box 137 47553
812/295-2624 Tr/u$1 Mil
Hd: Thomas L. Wuensch, VP&TO

Lowell

INB NATIONAL BANK, N.W.
651 E. Commercial Ave. 46356
219/696-8981
(Branch of Lafayette)
Donald Hawkins, VP&TO
Chris Jenson, AsstTO

LOWELL NATIONAL BANK
P.O. Box 8 46356
219/698-8981 Tr$100 Mil
Hd: Donald L. Hawkins, VP&TO
TrAcct: Christine Jensen
TrAdm: Patricia K. Wachter

Lynn

GREENSFORK TOWNSHIP STATE BANK
R.R. 2, Box 71 47355
317/874-2511 Tr$65
Hd: James Stephen Murphy, Pres&TO
PersTr,TrOpers: Bruce A. Cowen, Csh&AsstTO

PEOPLES LOAN & TRUST BANK
119 S. Main St. 47355
317/874-2330
(Branch of Winchester)
Hd: Terri E. Matchett, VP&TO

Madison

MADISON BANK & TRUST CO.
213 E. Main St. 47250
812/265-5121 Tr$32 Mil
Hd: John Muessel, VP&TO

Marion

BANK ONE, MARION, INDIANA, NA
P.O. Box 68 46952
(Branch of Indianapolis)
Mgr: Howard L. Mundt, VP&TO
TrOpers: Donna J. Rust, TO

STAR TRUST COMPANY
P.O. Box 967 46952
317/674-9761 Tr$30 Mil
(Branches in Gas City, Kokomo & Upland)
Hd: Jack Gaddis, Pres
PersTr: P. L. Gregory, SrVP&TO
CorpTr: Tudor Glassburn, SrVP&TO
EmplBen: Marlis Castle, TO
TrOpers: Eileen Nisewander, TO

SUMMIT BANK OF MARION
4th & Washington Sts. 46953
317/668-8111 Tr$65 Mil
Hd,PersTr,CorpTr,TrInv,EmplBen,Nb:
David J. Raabe, VP&TO
PersTr,TrInv,TrOpers,Nb,TDP:
Timothy L. Faust, AsstVP&AsstTO

Martinsville

FIRST NATIONAL BANK
89 N. Jefferson St. 46151
317/342-5511 Tr$13 Mil
Hd: John O'Donnell, TO

Merrillville

BANK ONE, MERRILLVILLE, N.A.
1000 E. 80th Place, P.O. Box 10129 46411
219/738-6171
(Branch of Indianapolis)
Mgr: D. H. Brubeck, VP&TO

Michigan City

FIRST CITIZENS BANK, N.A.
P.O. Box 800 46360
219/874-9221 Tr$176 Mil
Hd: Leon A. Dargis, SrVP
PersTr: Connie Kmetz
CorpTr: Susan Anderson
TrInv: Robert P. Rose, TO
ComTrF: Duane G. Mertl
EmplBen: David Forbes
TrOpers: Alicia Smith
Nb: Diana L. Alinsky

Middlebury

FIRST STATE BANK
P.O. Box 69 46540
219/825-2166 Tr$6 Mil
Hd,PersTr,ComTrF,Nb,EmplBen:
Sam H. Hoover, Jr., Chm
CorpTr,TrInv,EmplBen: James Hiatt, Pres
TrOpers: Greg Krider, TO
TDP: Rose Ann Seymore, VP

Milan

FIFTH THIRD BANK OF SOUTHEASTERN INDIANA-MILAN CENTER
P.O. Box 127 47031
812/654-2871 Tr/u$1 Mil
Carol Ridenour, AsstVP&TO

Monterey

THE FIRST NATIONAL BANK
P.O. Box 8 46960
219/542-2121
Hd: Claiborn M. Wamsley, Pres&TO

Monticello

FIRST NATIONAL BANK OF INDIANA
116 E. Washington St., P.O. Box 659 47960
219/583-5137
(Branch of Logansport)
Hd: Russell Fry, VP&TO

STATE & SAVINGS BANK
P.O. Box 708 47960
219/583-5141 Tr$6 Mil
Hd: Gerald J. Delzell, VP&TO

Mooresville

CITIZENS BANK
P.O. Box 789 46158
317/831-0110 Tr$2.4 Mil
Hd: William B. Boyd, TO

Mount Vernon

PEOPLE'S BANK & TRUST CO.
P.O. Box 746 47620
812/838-6571 Tr$23 Mil
Hd: G. Roger McCormick, CEO,Pres&TO
Phyllis A. Hawley, SrVP&TO

THE POSEY COUNTY NATIONAL BANK
112 E. Third St. 47620
812/838-4333
Hd: Walter R. Brunton, Pres&CEO
Brenda J. Thompson, TO

INDIANA (Cont'd)

Muncie

AMERICAN NATIONAL BANK & TRUST CO.
P.O. Box 751 47305
317/747-7550
Hd,PersTr: Paul L. Sehnert, Jr., VP&SrTO

MERCHANTS NATIONAL BANK
P.O. Box 792 47305
317/747-1330 Tr$464 Mil
Hd: Roger W. Gilcrest, ExecVP
ProbTr: Edward V. Huffman, VP&TO
PersTr: William W. Hall, Jr., VP&TO
CorpTr,TrOpers: S. Joe DeHaven, VP&TOpO
TrInv: Mark A. Collison, AsstVP&TO
EmplBen,Nb: Gary P. Bartlett, VP&TO
Nb: Linda A. Moser, VP&TO
Taxes: Caroldon S. Merchand, TrTxO

SUMMIT BANK
220 Walnut Plaza 47305
317/747-4500 Tr$72 Mil
Hd,TrInv ComTrF,PersTr,Nb: Gene Nibbelin, SrTO
EmplBen: William A. Jennings, TO
TrOpers: Charles Whitlock, TO

Munster

FIRST NATIONAL BANK OF EAST CHICAGO, INDIANA
9175 Calumet Ave. 46321
219/836-2187
(Branch of East Chicago)

Napoleon

THE NAPOLEON STATE BANK
P.O. Box 9 47034
812/852-4242 Tr$1 Mil
Hd: Herbert L. Kestler, TO

New Albany

CITIZENS FIDELITY BANK & TRUST COMPANY INDIANA
400 State St. 47150
812/949-6670 Tr$28 Mil
Richard F. Stegemeier, VP&TO
Rose M. Wathen, AsstVP&TO

FIRST NATIONAL BANK OF INDIANA
P.O. Box 1247 47150
812/948-4475 Tr$60 Mil
Rebecca C. Biggs, VP&SrTO
PersTr: Mary Beth Tyra, TO
PersTr,CorpTr: Shirley A. Totten, AsstTO
EmplBen,TrOpers: Shirley Horner

New Castle

BANK ONE, RICHMOND, N.A.
1338 Broad St. 47362
317/529-3130
(Branch of Richmond)
Judy Smith, TO

CITIZENS STATE BANK
1238 Broad St. 47362
317/529-5450 Tr$23 Mil
Hd: G. Thomas France, VP&TO

Include
Your Logo
See Page 232

New Palestine

FIFTH THIRD BANK OF CENTRAL INDIANA
P.O. Box 388 46163
317/861-4435, Ext. 35 Tr/o$2 Mil
Hd: Atla Hudson, TO

Noblesville

AMERITRUST NATIONAL BANK, HAMILTON COUNTY
P.O. Box 40 46060
317/773-0980 Tr$52 Mil
Hd,PersTr,CorpTr,TrInv,ComTrF: Mary Jane H. Cook, VP&TO
EmplBen: Linda I. Villegas, AsstVP&TO

THE HUNTINGTON NATIONAL BANK OF INDIANA
One Huntington Plaza, P.O. Box 249 46060
317/773-1650 Tr$12 Mil
(Affiliate of Huntington Bancshares, Inc., Columbus, Ohio)
Mary K. Cooper, TrAdmAsst

North Judson

AMERICAN STATE BANK
310 Lane St. 46366
219/828-4221 Tr$4 Mil
(Branches at Koontz Lake and San Pierre)
Betty Kalinke, AsstVP&TO

North Manchester

INDIANA LAWRENCE BANK
P.O. Box 502 46962
219/982-2121 Tr$16.5 Mil
Terry Carpenter, Pres&TO
Hd: Steve Hammer, VP
TrInv: Willard P. Anderson, AsstVP

North Vernon

UNION BANK & TRUST CO.
7 N. 5th St., P.O. Box 17 47265
812/346-2215 Tr/$1 Mil
Hd: Nick Filosa, Pres
TrInv,ComTrF,TrOpers,Nb: Robert Lamaster, TO

Oakland City

FIRST BANK & TRUST CO. OF OAKLAND CITY
P.O. Box 97 47660
812/749-4011 Tr/u$1 Mil
Hd: Janette Nixon, VP&Csh

Osgood

RIPLEY COUNTY BANK
P.O. Box 176 47037
812/689-4202 Tr$2 Mil
Hd: Willard Tucker, TO

Ossian

OSSIAN STATE BANK
P.O. Box 325 46777
219/622-4141 Tr$9 Mil
Lani Mahnensmith, TO

Oxford

STATE BANK OF OXFORD
P.O. Box 46 47971
317/385-2213 Tr/u$1 Mil
Hd: Lowell Gardner, Pres&TO

Paoli

ORANGE COUNTY BANK
P.O. Box 227 47454
812/723-4771 Tr$13.9 Mil
R. A. Doan, Pres&TO
Hd: Harold Minton, SrVP&TO
TDP: Clyde Barnett, AsstVP

Pendleton

PENDLETON BANKING COMPANY
P.O. Box 210 46064
317/778-2132 Tr$6 Mil
Hd: Elke U. Baltimore, AsstVP&TO
Joyce A. Nunley, AsstTO

Peru

PERU TRUST CO.
P.O. Box 370 46970
317/473-6661 Tr$15 Mil
Hd: H. Phil Tomson, SrVP&TO

WABASH VALLEY BANK & TRUST CO.
2 S. Broadway, P.O. Box 167 46970
317/473-5516
Hd: Howard N. Jackson, SrVP&TO

Petersburg

CITIZENS STATE BANK
Main & 7th Sts., P.O. Box 98 47567
812/354-8471 Tr/o$3.5 Mil
Hd,PersTr,TrInv,EmplBen,TrOpers,TDP: Richard K. Branaman, TO

PIKE COUNTY BANK
P.O. Box 308 47567
812/354-8434 Tr$1 Mil
Hd: Hugh A. Eskew, VP,Csh&TO
Stacey Weisman, AsstTO

Plainfield

BANK ONE, PLAINFIELD, NA
P.O. Box 158 46168
317/839-8000
(Branch of Indianapolis)
Mgr: David K. Ayers

HENDRICKS COUNTY BANK & TRUST CO.
P.O. Box 316 46168
317/839-2336
(Branch of Brownsburg)
Hd: Louis Salla, ExecVP&TO

Portage

FIRST NATIONAL BANK
6043 Central Ave. 46368
219/762-2165
(Branch of Valparaiso)
Hd: Steven Kreiger, VP&SrTO
PersTr: Pam Almus, TO
TrOpers: Cynthia Hutcheson, AsstVP&TO

Porter

FIRST STATE BANK OF PORTER
230 Lincoln St. 46304
219/926-2136 Tr/u$1Mil
Hd: James Ruge, Pres&TO

Portland

CITIZENS BANK
P.O. Box 1089 47371
219/726-7116
Hd: Susan Dillon Myers, TO
Ward C. Weisel, VP&TO

PEOPLES BANK
P.O. Box 1009 47371
219/726-9301 Tr$20 Mil
Hd: Richard L. Huffman, SrTO
TrOpers: Coral Wisner, TO

Princeton

GIBSON COUNTY BANK
P.O. Box 460 47670
812/385-2521
Hd: Mrs. Esther Sermersheim, TO

Rensselaer

BANK ONE, RENSSELAER NA
P.O. Box 197 47978
219/866-7121
Hal D. Job, TO

FIRST OF AMERICA BANK-RENSSELAER
P.O. Box 257 47978
219/866-5154 Tr$10 Mil
Hd: Donald P. Steiner, Pres&TO
Carol S. Kessler, AsstTO

Reynolds

BANK OF REYNOLDS
P.O. Box 218 47980
219/984-5471 Tr$2.062 Mil
Hd: Deb Maxwell, TO

Richmond

BANK ONE, RICHMOND, N.A.
7th & Promenade 47374
317/935-1111
(Branch of Indianapolis. Branch in New Castle)
Mgr: Ralph B. Sandvig, VP&TO

PEOPLES LOAN & TRUST BANK
1817 Chester Blvd. 47374
317/962-4470
(Branch of Winchester)
Hd: Terri E. Matchett, VP&TO

STAR BANK N.A.
8th & Promenade 47374
317/983-2306 Tr$270 Mil
Hd: Herbert R. Lahmann, VP&SrTO
PersTr: Thomas P. Alberts, VP&TO
TrInv: Craig M. Cunningham, IO
Eric P. Schultz, TrInvO
CorpTr,EmplBen: Kim R. Kemper, EBO

WAYNE BANK & TRUST CO.
P.O. Box 728 47374
317/935-5222
(Branch of Cambridge City)
Hd: A. H. Boyd, Jr., Pres&TO
R. Kem, VP&TO

Ridgeville

PEOPLES LOAN & TRUST BANK
114 N. Walnut 47380
317/857-2681
(Branch of Winchester)
Hd: Terri E. Matchett, VP&TO

Rising Sun

RISING SUN STATE BANK
P.O. Box 8 47040
812/438-2332 Tr/u$1 Mil
Hd: Dale L. Siekman, Pres
TrOpers: April Hautman, A.C.

Roachdale

TRI-COUNTY BANK & TRUST CO.
P.O. Box 218 46172
317/522-1000 Tr$6.1 Mil
Hd: Jerry Baumgartner, Pres&TO

Roanoke

TRUSTCORP BANK, HUNTINGTON, N.A.
102 S. Main St. 46783
219/672-2809
(Branch of Huntington)
Hd: F. William Anzinger, VP&TO

Rochester

FARMERS & MERCHANTS BANK
P.O. Box 567 46975
219/223-3105 Tr/o$1 Mil
Hd: Bill Gordon, TO

THE FIRST NATIONAL BANK
125 E. Ninth St. 46975
219/223-3151 Tr$5 Mil
Hd: Edward W. Bellows, ExecVP
Carolyn Price, AsstTO
Larry J. Carr, AsstTO
Mary Ruth Ingram, AsstTO

Rockville

THE PARKE STATE BANK
P.O. Box 188 47872
317/569-3171 Tr$6 Mil
Hd: Mrs. D. A. Soyack, TO
Mrs. U. M. Black, AsstTO

THE ROCKVILLE NATIONAL BANK
Market & Ohio Sts., P.O. Box 167 47872
317/569-3163 Tr/u$1 Mil
Hd: D. C. Swaim, TO

Royal Center

COMMUNITY STATE BANK
P.O. Box 370 46978
219/643-5555 Tr$4.9 Mil
Hd: Jeff Robinson, TO
TrOpers: H. Arlene Huffman, AsstTO
Lois Robinson, AsstTO

Salem

FARMERS-CITIZENS BANK
P.O. Box 365 47167
812/883-2091
Hd: James D. Allen, Dir

THE STATE BANK OF SALEM
P.O. Box 388 47167
812/883-2381
Hd: Kurt E. Wilson, Pres&TO

San Pierre

AMERICAN STATE BANK
San Pierre Banking Center 46374
219/828-4221
(Branch of North Judson)
Betty Kalinke, AsstVP&TO

Santa Claus

SPENCER COUNTY BANK
State Hwy. 162 & Louis J. Koch Blvd. 47579
812/937-4433 Tr/u$1 Mil
Hd: Merle J. Kendall, Pres
Steve D. Kendall, AsstTO

Saratoga

SARATOGA STATE BANK
P.O. Box 38 47382
317/584-2500 Tr$20 Mil
Richard Golliher, TO
Marc C. Edwards, AsstTO
Linda K. Thornburg, AsstTO

Seymour

JACKSON COUNTY BANK
P.O. Box 1001 47274
812/522-3607 Tr/o$40 Mil
Hd: Max W. Ernest, VP&TO
Robert G. Weekly, VP&TO

SEYMOUR NATIONAL BANK
P.O. Box 383 47274
812/522-2120 Tr$26.9 Mil
Hd: David S. Brooks, VP&TO

Shelbyville

AMERITRUST NATIONAL BANK
P.O. Box 510 46176
317/392-3261 Tr$1 Mil
Hd: R. W. Barger, Pres&CEO

FARMERS NATIONAL BANK
P.O. Box 790 46176
317/392-2543 Tr$26.2 Mil
Hd: Carlos E. Craven, Pres
Dorine Wolsiefer, VP&TO
Janet Roberts, AsstTO

Sheridan

SUMMIT BANK OF HAMILTON COUNTY
322 S. Main St., P.O. Box 107 46069
317/758-4481 Tr/o$9.8 Mil
Hd: Jack Remsen, Pres&TO
Vicki Remsen, VP&TO

Shipshewana

SHIPSHEWANA STATE BANK
P.O. Box 157 46565
219/768-4191 Tr$9.5 Mil
Hd: Richard C. Lewton, VP-MtgLoan&TO
PersTr: Orris W. Yoder, TO
TrOpers: Connie Miller, TO

South Bend

1st SOURCE BANK
P.O. Box 1602 46634
219/236-2790 Tr$700 Mil
Hd,Nb: James P. Coleman, SrVP&TO
PersTr,CorpTr: Robert B. Rountree, VP&SrTO
TrInv,ComTrF: John S. Seidl, VP&SrIO
EmplBen: R. Calvin White, VP&SrTO
TrOpers: Herbert Hueni, VP&SrTrAcctgO

SUMMIT BANK OF SOUTH BEND
P.O. Box 1108 46624
219/287-6600 Tr/u$1 Mil
Hd: John Lear, Pres
Michael Heminger, ExecVP

TRUSTCORP BANK, SOUTH BEND
P.O. Box 6 46624
219/237-5420 Tr$550 Mil
Hd: David A. Hosinski, SrVP&TO
PersTr: William A. Helmbrecht, VP
TrInv: James L. Lothard, VP
EmplBen: Thomas J. LaLonde, VP

VALLEY AMERICAN BANK & TRUST CO.
101 N. Main St., P.O. Box 11588 46634
219/237-4655
Hd: Roland R. Swanson, SrVP&SrTO
PersTr: Thomas J. Leland, VP&TO
CorpTr: Janet L. Dawson, VP&TO
TrInv,Nb: Eugene J. Topolski, VP&TO
EmplBen: Dallas P. Hogan, VP&TO
TrOpers: L. E. Wagner, VP

Spencer

OWEN COUNTY STATE BANK
P.O. Box 151 47460
812/829-4810 Tr$16 Mil
Hd: Gerald Wells, VP&TO

Sullivan

FIRST FARMERS STATE BANK
P.O. Box 190 47882
812/268-3331 Tr$4.7 Mil
K. P. Cooper, TO
Betty Bohannon, AsstTO

SULLIVAN-PEOPLES STATE BANK
32 S. Court St. 47882
812/268-4377 Tr$20 Mil
James M. Krodel, VP&TO
Deena Vandergriff, AsstTO

Sunman

PEOPLES BANK & TRUST CO.
P.O. Box 168 47041
812/623-2237 Tr/u$1 Mil
Hd: Donnell Steinfort, Csh&TO

INDIANA (Cont'd)

Syracuse

STATE BANK OF SYRACUSE
P.O. Box 127 46567
219/457-3165 Tr$1.4 Mil
Hd: James E. Caskey, Pres

Tell City

TELL CITY NATIONAL BANK
P.O. Box 129 47586
812/547-2323
Hd: Mary K. Smith, AsstVP
TrOpers: Kenneth Schroeder, Csh&AsstTO

Terre Haute

FIRST BANK AND TRUST COMPANY
Honey Creek Sq.
3511 Dixie Bee Rd. 47802
812/234-0087
(Branch of Brazil)
INDIANA STATE BANK
P.O. Box 1608 47808
812/234-5536 Tr$4.8 Mil
Hd: John Wm. Thompson, VP&TO
Rosemary Zink, AsstTO
MERCHANTS NATIONAL BANK
P.O. Box 1447 47808-1447
812/234-5571 Tr$263 Mil
Hd: Jeffrey R. Krieble, SrVP&TO
PersTr,EmplBen: John F. Sweet, TO
TrInv: Gary D. Shelton, TrInvO
ComTrF: Joan T. Chervenko, TO
TrOpers: Anne Lumsdon
Nb: John N. Royse, Chm&CEO
TrMktg&NbDev: Jay Coakley
Robert M. Boyer, Conslt
TDP: Kim Richardson
TERRE HAUTE FIRST NATIONAL BANK
One First Financial Plaza 47807-3225
812/238-6257 Tr$138 Mil
Hd: Fred P. Rubey, SrVP&TO
PersTr: Cary W. Sparks, VP&TO
TrInv: Robert D. Gibbons, TrInvO
Taxes: Alex F. Kosarko, TO
EmplBen: Dierdre J. Llewellyn, TO
TrOpers: James R. Brown, VP&TO

Thorntown

HOME NATIONAL BANK
P.O. Box 67 46071
317/436-2222
Hd: Jerry J. Johnson, Csh&TO

Tipton

CITIZENS NATIONAL BANK
102 N. Main St. 46072
317/675-2178 Tr$6.5 Mil
Hd: P. J. Schmith, Pres&TO
FARMERS LOAN & TRUST CO.
110 E. Jefferson St. 46072
317/675-2172 Tr$7.5 Mil
Hd: Betty Atchley, TO

Upland

STAR BANK COMPANY
225 N. Main 46989
317/998-2766
(Branch of Marion)
Hd: Dick Puckett, BrMgr&AsstTO

Valparaiso

THE FIRST BANK OF WHITING
150 W. Lincolnway 46383
219/462-[illegible]701 Tr$115 Mil
(Branch of Highland)
R. Daniel Eichinger, TO-Inv
Sheena Morrell, AdmAsst
FIRST NATIONAL BANK
P.O. Box 2147 46384-2147
219/462-4161 Tr$50 Mil
(Branches in Chesterton, Hebron, Kouts & Portage)
Hd: Steve Krieger, VP&SrTO
PersTr: Pam Almus, TO
TrOpers: Cynthia J. Hutcheson, AsstVP&TO
GAINER BANK
101 E. Lincolnway 46383
(Branch of Gary)
P. M. Sarkisian, TSO
L. Taylor, TSO
A. Gustafson, TSO

Veedersburg

VEEDERSBURG STATE BANK
P.O. Box 247 47987
317/294-2455 Tr$1 Mil
Hd: Richard Barbercheck, TO
Cathi Throckmorton, AsstTO

Vevay

VEVAY DEPOSIT BANK
P.O. Box 176 47043
812/427-2323 Tr/u$1 Mil
Hd: Ralph V. Tilley, Pres&SrTO

Vincennes

AMERICAN NATIONAL BANK
302 Main St., P.O. Box 438 47591
812/882-3050 Tr$42 Mil
Hd: Karen L. Krodel, Esq., VP&SrTO
SECURITY BANK & TRUST CO.
P.O. Box 1200 47591
812/882-4990 Tr$26 Mil
Hd: Michael J. Hagen
TrInv: Walter Cory, SrVP&TO
TDP: Mrs. Faye Vincent, OffMgr

Wabash

FIRST NATIONAL BANK IN WABASH
P.O. Box 397 46992
219/563-1116 Tr$19 Mil
Hd: Richard E. Knafel, VP&TO
Geri Schuler, TO
Rita Fedewa, TrAdm
FRANCES SLOCUM BANK & TRUST CO.
P.O. Box 588 46992
219/563-4116 Tr/u$1 Mil
Hd: Jerry M. Ault, Pres&TO

Wakarusa

TRUSTCORP BANK, GOSHEN
P.O. Box 426 46573
219/862-2220 Tr$20 Mil
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AMERICAN STATE BANK
Koontz Lake
Rt. 5, Box 244A 46574
219/828-4221
(Branch of North Judson)
Betty Kalinke, AsstVP&TO

Warsaw

FIRST NATIONAL BANK
P.O. Box 1447 46580
219/267-3271 Tr$92 Mil
Hd: John Elliott, SrVP&TO
CorpTr,TrOpers: Jean Rollings, AsstVP&TO
PersTr: Carol M. Kesell, AsstVP&TO
EmplBen: Hal Stroh, AsstVP&TO
LAKE CITY BANK
P.O. Box 1387 46580
219/267-9110 Tr$54 Mil
Hd: Robert E. Gephart, SrVP&TO
TrOpers: Jeanine Knowles, AsstVP&TO
Nb: Joe V. Sutton, VP&TO

Washington

PEOPLES NATIONAL BANK & TRUST CO.
201 E. Main St. 47501
812/254-4630 Tr$3 Mil
Hd: Joseph A. Wellman, Pres&TO
Barbara Rodimel, AsstVP
Linda L. Osmon, Csh&SrTO
THE STATE BANK OF WASHINGTON
P.O. Box 111 47501
812/254-2320 Tr$1 Mil
Hd: Patricia Paul, AsstCsh
Sue Mangin, TO
UNITED SOUTHWEST BANK
P.O. Box 499 47501
812/254-1760 Tr$2.5 Mil
William E. Summers, TO
Jack L. Colbert, TO
Marcella Poindexter, TO
Iona Lawyer, TO

Waterloo

CITIZENS STATE BANK
280 N. Wayne St. 46793
219/837-7148 Tr/u$1 Mil
Hd: Juanita Crowl

Whiting

AMERICAN TRUST & SAVINGS BANK
P.O. Box 790 46394
219/659-0850
Hd: Philip J. Grenchik, Pres

Winamac

FIRST UNION BANK & TRUST CO.
110 N. Market St., P.O. Box 10 46996
219/946-3113 Tr/o$3 Mil
Hd: James J. Brettin, Pres&TO

Winchester

PEOPLES LOAN & TRUST BANK
P.O. Box 409 47394
317/584-3501 Tr$45.50 Mil
(Branches in Eastside Winchester, Farmland, Lynn, Richmond & Ridgeville)
Hd: Terri E. Matchett, VP&TO
Shirley J. Ertel, AsstTO
TrOpers: Debra K. Butcher
TDP: Rhonda King
RANDOLPH COUNTY BANK
122-124 W. Washington 47394
317/584-2501 Tr$7 Mil
Hd: Linda D. Brown, VP&TO
EmplBen: Richard Peterson, Pres&TO

Windfall

UNION STATE BANK
46076
317/945-7255
Hd: H. D. McNew, Pres&TO
Ruth G. McNew, SrVP

Wolcott

BANK OF WOLCOTT
P.O. Box 336 47995
219/279-2185 Tr$1 Mil
Hd: James J. Evans, Pres&TO
PersTr,CorpTr,TrInv,ComTrF:
Margaret M. Howard, VP,Csh&AsstTO

Zionsville

MID STATE BANK
P.O. Box 100 46077
317/873-3377 Tr$17 Mil
(Branch in Lebanon)
Hd: Robert A. Duff, SrVP&TO
Joyce [illegible] Cunningham, AsstCsh&AsstTO

IOWA

Ackley

ACKLEY STATE BANK
650 Main St. 50601
515/847-2651 Tr$.3 Mil
Hd: Gary Homan, TO

Adel

BRENTON BANK AND TRUST COMPANY
P.O. Box 157 50003
515/993-4551
(Trust Services Provided by Affiliate Brenton National Bank of Des Moines)
RegTO: Douglas M. Larson, AsstVP&TO

Albert City

ALBERT CITY SAVINGS BANK
P.O. Box 128 50510
712/843-2211
Hd: John W. Hopkins, Pres

Algona

FIRST INTERSTATE BANK OF ALGONA
P.O. Box 40 50511
515/295-2487 Tr/u$1 Mil
Hd: Wayne N. Forgey, Pres&TO
IOWA STATE BANK, ALGONA, IOWA
5 E. Call St. 50511
515/295-3595 Tr$11 Mil
Hd: John R. O'Neal II, TO

Alta

THE FIRST TRUST & SAVINGS BANK
P.O. Box 37 51002
712/284-1234 Tr$139.8 Mil
Hd: William C. Fulcher, Pres

Alta Vista

ALTA VISTA STATE BANK
50603
515/364-2135 Tr/u$1 Mil
Hd: Roger F. Busch, Pres&TO

Ames

FIRST NATIONAL BANK
P.O. Box 846 50010
515/232-5561 Tr$36 Mil
Hd: Steven J. McLaughlin, AsstVP&TO
JoAnn E. Lathrop, AsstTO
Becky S. McMillen, AsstTO
UNITED BANK & TRUST
P.O. Box 828 50010
515/232-8200 Tr$22 Mil
Hd: Barbara J. Brinkmeyer, VP&TO
PersTr: Dennis Flanery, TrAdmin

Ankeny

ANKENY STATE BANK
817 N. Ankeny Blvd.
P.O. Box 100 50021
515/964-4293 Tr$6.6 Mil
Hd: Donald L. Davis, VChmBd&TO
EmplBen: Dale C. Froehlich, Pres

Anthon

FIRST TRUST & SAVINGS BANK
P.O. Box G 51004
712/373-5224 Tr/u$2 Mil
Hd: David Claussen, Pres&TO

Arthur

IDA COUNTY STATE BANK
51431
712/364-3292
(Branch of Ida Grove)

Ashton

ASHTON STATE BANK
Main St. 51232
712/724-6326
Sandra Patten, TO

Atlantic

FIRST WHITNEY BANK & TRUST
P.O. Box 271 50022
712/243-3195 Tr$1 Mil
Hd: R. D. Bolton, VP&TO

Audubon

AUDUBON STATE BANK
315 Broadway 50025
712/563-2644
Hd: F. James Boyd
TrOpers: Anna Elmquist

Aurelia

THE FIRST TRUST & SAVINGS BANK
111 E. 2nd St. 51005
712/434-2291 Tr/u$1 Mil
Hd: Scott Monicle, Pres

Bedford

STATE SAVINGS BANK
P.O. Box 68 50833
712/523-2131 Tr/u$1 Mil
Hd: Donald E. Harms, ExecVP
TrOpers: Brian Graeve

Belmond

FIRST STATE BANK
P.O. Box 39 50421
515/444-3226 Tr/u$1 Mil
Hd: G. S. Hinman, Pres&TO
Ethel Brunes, VP&AsstTO
Bradley W. Robson, VP&AsstTO

Bloomfield

DAVIS COUNTY SAVINGS BANK
P.O. Box 35 52537
515/664-2006 Tr$3 Mil
Hd: Jim Carlisle, TO

Boone

BOONE STATE BANK & TRUST CO.
716 8th St., P.O. Box 428 50036
515/432-6200 Tr/o$3 Mil
Hd: Ken Sundall, Pres
THE CITIZENS NATIONAL BANK
724 Story St. 50036
515/432-7611 Tr$11 Mil
Pam Merritt, TO

Brighton

RUBIO SAVINGS BANK OF BRIGHTON
122 E. Washington St. 52540
Hd: Dean Edwards, Pres

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Prob,PersTr,CorpTr: John Walz
ComTrF,EmplBen: Barry A. Corson
TrOpers: Carol Sanders
FARMERS & MERCHANTS BANK & TRUST
P.O. Box 928 52601
319/752-3661 Tr$17.5 Mil
Douglas M. Brienzo, AsstTO
FIRST NATIONAL BANK
P.O. Box 1088 52601
319/752-2761 Tr$85 Mil
Hd,PersTr,CorpTr,TrInv:
Robert C. Matsch, Chm&SrTO
EmplBen,TrOpers: Dennis G. Daedlow, TO
TrOpers: Marie Oliver, TO
TrInv: Virginia Rice
Kent Lewis, TO
Susan Brown, TO

Carroll

CARROLL COUNTY STATE BANK
Sixth & Adams Sts. 51401
712/792-3567 Tr$163 Mil
Hd: Norma Bromert, VP&TO

Cedar Falls

CEDAR FALLS TRUST & SAVINGS BANK
P.O. Box 39 50613
319/277-1320 Tr$14 Mil
Hd: Thomas N. Hawkinson, TO

Cedar Rapids

BRENTON BANK & TRUST CO.
P.O. Box 4331 52407
319/364-9135
(Trust Services Provided by Affiliate Brenton National Bank of Des Moines)
RegTO: John Grabow, AsstVP&TO
FIRST TRUST & SAVINGS BANK
1201 3rd St., S.E. 52401
319/364-1000 Tr$11 Mil
Hd: Ben Williamson, VP&TO
GUARANTY BANK & TRUST CO.
3rd Ave. & 3rd St.
P.O. Box 1807 52406
319/362-2111 Tr$10 Mil
Hd: D. Bruce Gibson, Pres&TO
Thomas G. Nelson, VP&TO
Dennis J. Evans, TO
MERCHANTS NATIONAL BANK
222 Second Ave., S.E. 52401
319/368-4625 Tr$320 Mil
Hd: John J. Kloss, ExecVP
PersTr,Nb: Russell E. Curtis, VP
CorpTr: Jeffrey Kaiden, TO
TrInv: Dennis Haines, VP
EmplBen: Deborah McArthur, EBO
TrOpers: Diane Bottorf, AsstVP
TrCoun: Elizabeth Henriksen, VP
NORWEST BANK CEDAR RAPIDS, N.A.
P.O. Box 1887 52406
319/364-0191 Tr$265 Mil
Hd: Peter B. Welch, SrVP&SrTO
CorpTr: Linda Larsen
TrInv: Tim Kadlec
EmplBen: Dan Way, TO
TrOpers: Lila Helms, TO
Nb: Vernon Gericke, VP&TO
TDP: Chris Clark
UNITED STATE BANK
320 3rd St., S.E. 52404
319/366-8413 Tr$40 Mil
Hd: Rick Seger
TrOpers,TDP,Nb: Cordy Busch

IOWA (Cont'd)

Centerville

IOWA TRUST & SAVINGS BANK
P.O. Box 490 52544
515/437-4500 Tr$5.0 Mil
Hd: Jack Maletta, VP&TO

Chariton

NATIONAL BANK & TRUST CO.
P.O. Box 331 50049
515/774-8581 Tr$3.1 Mil
Hd: Larry Rolfstad, Pres&TO
TrOpers: Rosemary Swainny

Charles City

CITIZENS NATIONAL BANK
P.O. Box 517 50616
515/228-3461 Tr/u$1 Mil
Hd: Dan N. Frudden, VP

FIRST SECURITY BANK & TRUST CO.
809 Clark St. 50616
515/228-2343 Tr$18.5 Mil
Hd: Larry J. Richards, VP&TO
Heather Meyer, Adm

Cherokee

CENTRAL TRUST & SAVINGS BANK
P.O. Box 518 51012
712/225-2546 Tr/u$1 Mil
Hd: John B. Keeline, Pres
Kenneth N. Watts, Csh&TO

CHEROKEE STATE BANK
P.O. Box 906 51012
712/225-5131 Tr$15 Mil

VALLEY BANK & TRUST
P.O. Box 966 51012
712/225-6117 Tr$.5 Mil
Hd: Donald E. Harms

Clarence

COMMUNITY STATE BANK
601 Lombard St. 52216
319/452-3155
Hd: Tom Jepson, Pres

Clarinda

PAGE COUNTY STATE BANK
P.O. Box 237 51632
712/542-5661 Tr$1.5 Mil
Hd,EmplBen: Ken Whitmore, VP&TO

Clarion

BRENTON BANK & TRUST CO.
P.O. Box 388 50525
515/532-2854
(Trust Services Provided by Affiliate Brenton National Bank of Des Moines)
RegTO: Dan A. Hagan, AsstVP&TO

FIRST NATIONAL BANK
P.O. Box 268 50525
515/532-2841 Tr$2.1 Mil
Hd: Duane D. Asbe, VP&TO

Clear Lake

CLEAR LAKE BANK & TRUST CO.
P.O. Box 8 50428
515/357-7121 Tr$2 Mil
Hd: Ray V. Hewitt, Pres&TO

Clinton

THE CLINTON NATIONAL BANK
P.O. Box 151 52732
319/243-1243 Tr$40 Mil
Hd,TrInv,Nb: Chris E. Fenimore, VP&SrTO
PersTr,CorpTr: Gene C. Biermann, VP
PersTr,CorpTr,EmplBen,TrOpers,TDP: Carol A. Peterson
PersTr,CorpTr,TrOpers,TDP: Shirley G. Mohr
TrOpers,TDP: Ruth K. Root

FIRST NATIONAL BANK
405 S. Third St. 52732
319/243-8500 Tr$30 Mil
Hd: Craig R. Cordt, VP&TO
TrOpers: M. Sharon Alm, AsstVP&TO

Collins

EXCHANGE STATE BANK
104 Main St., P.O. Box 340 50055
515/385-2304 Tr$.5 Mil
Hd: Joan E. Enfield, TO

Conrad

THE FIRST STATE BANK
P.O. Box 10 50621
515/366-2165 Tr$1.2 Mil
Hd: Dorothy King, VP&Csh
James J. Molloy, Pres&AsstTO
Jane Katzer, AsstTO

Council Bluffs

COUNCIL BLUFFS SAVINGS BANK
Pearl & Broadway 51501
712/325-2950 Tr$110 Mil
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PersTr: Gary R. Faust, VP&TO
Janet Melchior-Kopp, TrRep
Sheila Tate, TrAdm
PersTr,EmplBen: Brent Peters
CorpTr: John E. Meyers, AsstTO
TrInv: Julie Driftmier, TrInvO
Farm,Nb: Gary Thien, FM
Joseph Trumm, FM

FIRST NATIONAL BANK OF COUNCIL BLUFFS
500 W. Broadway 51503
712/325-2625 Tr$30 Mil
Hd: John T. Shark, TO
PersTr: Virginia Nelson, AsstVP&TO

STATE BANK & TRUST
P.O. Box 68 51502
712/323-7521
Hd: Betsy J. Fredricks, TO

Cresco

CRESCO UNION SAVINGS BANK
P.O. Box 57 52136
319/547-2040 Tr$5.8 Mil
Hd: J. H. Thomson, Chm&TO

Creston

IOWA STATE SAVINGS BANK
P.O. Box 109 50801
515/782-6441 Tr/u$1 Mil
Hd: Dave Driskell, ExecVP&TO

Dallas Center

BRENTON STATE BANK
P.O. Box 513 50063
515/992-3755
(Trust Services Provided by Affiliate Brenton National Bank of Des Moines)
RegTO: Douglas M. Larson, AsstVP&TO

Danville

DANVILLE STATE SAVINGS BANK
P.O. Box 295 52623
319/392-4261 Tr$1 Mil
Hd: Dan P. Kelley, Pres
Doris P. Kelley, TO

Davenport

BRENTON FIRST NATIONAL BANK
P.O. Box 100 52805
319/326-4001
(Trust Services Provided by Affiliate Brenton National Bank of Des Moines)
RegTO: John Gradow, AsstVP&TO

DAVENPORT BANK & TRUST CO.
203 W. 3rd St. 52801
319/383-3211 Tr$585 Mil
Hd: E. L. Carmody, SrVP
R. E. Kautz, SrVP
S. C. Briggs, VP
S. P. Hook, VP
M. M. Volz, Jr., VP
R. J. Jennings, TO
R. V. Oakes, TO
L. R. Kelly, TO
N. D. Goldsmith, TOpO
J. R. Tiedje, TO

FIRST BANK, DAVENPORT, IOWA
2nd & Main, P.O. Box 940 52801
319/328-3080 Tr$58 Mil
Hd: Susan S. Skora, VP&SrTO
TrOpers: Bonny Thompson, TO
Gregory J. McEvoy, TO
Inv: Philip A. Horn, TrInvO

NORTHWEST BANK & TRUST CO.
100 E. Kimberly Rd. 52806
319/388-2654 Tr$60 Mil
PersTr,Nb: Margo A. Hancock, VP-TBD
TrInv: Margaret Rich, AsstVP
CorpTr,EmplBen,TrOpers: Allan Somers, VP&TO

Decorah

DECORAH STATE BANK
120 W. Water St. 52101
319/382-2991 Tr$20 Mil
Hd,Nb: Paula J. Petersburg, VP&TO
TrOpers: DeAnne Holzer, ExecTrAsst

★ Des Moines

BANKERS TRUST CO.
P.O. Box 897 50304
515/245-2800 Tr$500 Mil
Hd: Jack A. Rogers, SrVP&TO
PersTr: Wayne F. VanHeuvelen, VP&TO
CorpTr: Bryan Hall, VP&TO
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EmplBen: William H. Feller, AsstVP&TO
TrOpers: Jeri Le Henry, AsstVP&TO
OpersSvc: Marilyn Carlson, VP&TO

BRENTON BANKS INC.
(Holding Company)
Financial Services Div.
Trust Dept.

BRENTON NATIONAL BANK OF DES MOINES
29th & Ingersoll, P.O. Box 891 50304
515/282-5855 Tr$217 Mil
(Branches in Adel, Cedar Rapids, Clarion, Dallas Center, Davenport, Des Moines, Emmetsburg, Grinnell, Indianola, Jefferson, Knoxville, Marshalltown, Perry & Urbandale)
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Douglas M. Larson, AsstVP&TO
John Grobow, AsstVP&TO
Dan A. Hagan, AsstVP&TO
TrInv: Robert F. Pedersen, VP&TO
EmplBen: Stacy Van Blair, AsstVP&TO

FIRST INTERSTATE BANK OF DES MOINES, NatAssn
Locust at 6th Ave. 50309
515/245-7030 Tr$380 Mil
Hd: David D. Gordon, SrVP&SrTO
TrInv,ComTrF: Larry R. Cobb, VP&TrInvO
EstAdmin: Dirk C. Van Zante, SrTO
PersTr: Maggie A. Hoogerhe, VP/PersTr
EmplBen: Jodi Pierce, CTO

HAWKEYE BANK AND TRUST OF DES MOINES
(Subsidiary of Hawkeye Bancorporation)
E. 5th & Locust St. 50307
515/246-7800 Tr$180 Mil
Hd: Keith J. Gredys, VP&SrTO
PersTr: James E. Miller, VP&TO
Lydia Liedman, TO
Tracy Abbas-Brown, AsstTO
EmplBen: Matt Egenes, AsstVP&TO
Douglas R. Schulte, AsstTO
TrOpers: Carol T. Stone, VP&TO

NORWEST BANK DES MOINES, N.A.
666 Walnut St. 50309
515/245-3202 Tr$1 Bil
Hd: John P. Rigler, SrVP
PersTr: James W. Frost, VP
CorpTr: Don S. Mears, VP
TrInv: Jeanne L. Baker, SrTO
EmplBen: M. Alan Ostebee, VP
TrOpers: John K. Benoit, Jr., VP
Nb-PersTr: Frank J. Marcovis, VP
Nb-CorpTr: Randall C. Jensen, SrTO

VALLEY NATIONAL BANK
6th & Walnut St. 50304
515/245-6222 Tr$290 Mil
Hd: Charles H. Leibold, VP&SrTO
PersTr: Susan P. Cramer, VP&TO
CorpTr,EmplBen: Nancy K. Dittmer, VP&TO
TrInv,ComTrF: Scott Konecny, SrTrInvO
TrOpers: Jill Hurst, SrTOpO
Nb: B. James Grim, TrCoun

De Witt

DEWITT BANK & TRUST CO.
P.O. Box 58 52742
319/659-3211 Tr$9 Mil
Hd: Roger J. Hill, VP&TO

FIRST CENTRAL STATE BANK
914 6th Ave. 52742
319/659-3141 Tr/u$2 Mil
Hd: John W. Fagerland, ChmBd&TO
Alan R. Tubbs, Pres&TO

Dike

IOWA SAVINGS BANK
P.O. Box C 50624
319/989-2474
Hd: Russell J. Perry, Pres&TO

Dubuque

AMERICAN TRUST & SAVINGS BANK
9th & Main Sts. 52003
319/582-1841 Tr$220 Mil
Hd/Inv: Leo J. Meier, ExecVP&TO
Hd/Tr: Robert J. Donovan, VP&TO
PersTr: Timothy Tupper, TO
Sandra Knobel, TrAdm
TrInv: Charles J. Schrup, ExecVP&TO
EmplBen: Peter Oester, TO
TrOpers: Gloria Cahalan, TOpO

DUBUQUE BANK & TRUST CO.
P.O. Box 747 52001
319/589-2133 Tr$75 Mil
Hd: Paul J. Peckosh, VP&TO
EstAdm&Tx: Bruce Rehmke, VP&TO
TrInv: Melvin Miller, CFA, VP&IO
TrOpers: Rita McCarthy, TOpO
TrInv: Paul Heacock, IO

FIRST NATIONAL BANK
7th at Town Clock Plaza 52001
319/582-3655 Tr$7[illegible] Mil
Hd,CorpTr,Nb: Mark J. Willging, VP&TO
ComTrF,TrInv: George L. Stitziel, VP-Inv
PersTr,Est: James A. Kevkhove, TO
Elizabeth Neiers
PersTr: Shirley A. Christensen, TO
EmplBen: Richard K. Howard, TO
TrOpers: Diane Reuter, TrOpSupv

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Durant

LIBERTY TRUST & SAVINGS BANK
P.O. Box 1118 52747
319/785-4441 Tr/o$1 Mil
Hd: Bill D. Paulsen, Pres
Nb: R. L. Hansen, SrVP&AsstTO

Earlham

EARLHAM SAVINGS BANK
P.O. Box 426 50072
515/758-2251 Tr$1 Mil
Hd: Vernon L. Geiger, ExecVP

Early

CITIZENS FIRST NATIONAL BANK
201 Main 50535
712/273-5500 Tr$50 Mil
(Branch of Storm Lake)
Vicki Mattaidess, BrMgr

Eldora

HARDIN COUNTY SAVINGS BANK
P.O. Box 311 50627
515/858-3407 Tr$2 Mil
Hd: Linda J. Barcus, VP&TO

Eldridge

CENTRAL TRUST & SAVINGS BANK
P.O. Box 200 52748
319/285-4876 Tr$3 Mil
Hd: Susan S. Skora, TO

Emmettsburg

BRENTON BANK OF PALO ALTO COUNTY
11th & Broadway, P.O. Box 318 50536
712/852-4412
(Trust Services Provided by Affiliate Brenton National Bank of Des Moines)
RegTO: Douglas M. Larson, AsstVP&TO

IOWA TRUST & SAVINGS BANK
Lock Box 159 50536
712/852-3451 Tr/u$1 Mil
Hd: John F. Spies, Pres

Fairfax

FAIRFAX STATE SAVINGS BANK
P.O. Box 277 52228
319/846-2300 Tr$2.4 Mil
Hd: D. C. Neuhaus, Pres

Fonda

THE FIRST NATIONAL BANK
P.O. Box 502 50540
712/288-4421
Carla Lindgren, Csh&TO

Forest City

LIBERTY BANK & TRUST
P.O. Box 330 50436
515/582-4141 Tr$2.0 Mil
Hd: Judy Berry, AsstVP&TO

MANUFACTURERS BANK & TRUST CO.
P.O. Box 450 50436
515/582-2825 Tr$7 Mil
Hd: Ronald L. Hansen, ExccVP&TO

Fort Dodge

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Linda Fuller, AsstTO

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LEE COUNTY BANK & TRUST
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Leslie J. Wynja, Csh&TO

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RegTO: Dan A. Hagan, AsstVP&TO

GRINNELL STATE BANK
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PersTr,TrInv: F. Austin Jones, TO
EmplBen: Carolyn Grosenbach, VP&AsstTO
TDP: Deloris Koger, AsstCsh&AsstTO

Grundy Center

THE GRUNDY NATIONAL BANK
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Arnold Schultz, Chm,Pres&CEO
Hd: Kevin J. Swalley, VP&Csh

IOWA (Cont'd)

Guthrie Center

GUTHRIE COUNTY STATE BANK
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Hawkeye

CITIZENS SAVINGS BANK
109 W. Main 52147
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Hd: Clair J. Lensing

Hills

HILLS BANK & TRUST CO.
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PersTr: Joyce Klimesh
EmplBen: Laura Bahl
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Hospers

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Leslie J. Wynja, Csh&TO

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Indianola

PEOPLES TRUST & SAVINGS BANK
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TrOpers: Janis Reese, TrAsst

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EmplBen: Debra L. Morris, TO
TaxAdmin: Brian C. Wright, TO

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319/356-5933 Tr$38 Mil
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PersTr: Elaine Ivie, TO
Irene A. Malenda, TO
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BRENTON STATE BANK OF JEFFERSON
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PersTr,CorpTr,TrInv: Dean Engel, AsstTO
TrInv,EmplBen: Elaine Edwards, VP&AsstTO

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Marcus

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Kathryn Melchert, TOpO
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TrInv: James A. Maurice, Chm
ComTrF: Suzanne Willman
EmplBen: Louis L. Morf, Pres
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TrOpers: Thomas R. Cronin, VP,Csh&AsstTO

Nevada

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Hd: Robert J. Pattee, Jr., TO

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SIOUX COUNTY STATE BANK
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Hd: Andrea Van Beek, VP&TO
TrOpers: Chris Coghlan

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EmplBen: Howard K. Hall, Pres&TO

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PersTr: Ruth Dwyer, VP&TO
Thomas Wigley, VP&TO

Sibley

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EmplBen: Jacki Bokemper, AcctMgr
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Sutherland

SECURITY STATE BANK
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Charles K. Kummerfeld, VP,Csh&TO

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Philip Reed, ExecVP&AsstTO
Patrick D. Milke, Csh&AsstTO

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TITONKA SAVINGS BANK
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Allan J. Boyken

Traer

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Sally A. Ballard, AsstVP&TO

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712/664-2311
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PersTr,CorpTr: V. David Hulse
TrInv,EmplBen: Doug Boyce

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425 Cedar St. 50704
319/235-3243 Tr$100 Mil
Hd: Frederick Koch, SrVP&TO
PersTr: James E. Thielen, VP&TO
ComTrF,EmplBen: Theresa Hoffman, TO

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FIRST NATIONAL BANK OF WAVERLY
P.O. Box 837 50677
319/352-1340 Tr$15 Mil
Hd: E. W. Webster, VP&TO

STATE BANK OF WAVERLY
P.O. Box 58 50677
319/352-4556 Tr$4.3 Mil
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Webster City

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EmplBen: Roger Borup, ExecVP
Nb: Ann B. Doyle, SrVP

West Branch

WEST BRANCH STATE BANK
P.O. Box 518 52358
319/643-5344 Tr/u$1 Mil
Hd,PersTr: L. C. Rummells, Pres&TO
John W. Koroed, ExecVP&TO

West Des Moines

WEST DES MOINES STATE BANK
P.O. Box 65020 50265
515/225-2300 Tr$10.9 Mil
Hd: David Milligan, 1stVP&TO

West Liberty

THE WEST LIBERTY STATE BANK
P.O. Box 78 52776
319/627-2191 Tr$2.5 Mil
Hd: Anne Howe, TO

West Union

FIRST NATIONAL BANK
P.O. Drawer 233 52175
319/422-3883 Tr$2.753 Mil
Hd: Bruce Crandall, Pres

Wheatland

FIRST TRUST & SAVINGS BANK
P.O. Box 218 52777
319/374-1247
Hd: William Watters, ExecVP

Wilton

WILTON SAVINGS BANK
P.O. Box 799 52778
319/732-2077 Tr$10 Mil
Hd: Jean S. Smith, TO

Winterset

UNION STATE BANK
P.O. Box 110 50273
515/462-2161 Tr$15 Mil
Hd: D. A. Bolton, ExecTO

Wyoming

CITIZENS STATE BANK
P.O. Box 198 52362
319/488-2211 Tr$1 Mil
Hd: Harlan R. Jacobson
Geraldine F. Levsen, TO
James D. Eichhorn, TO
David C. Butterworth, TO
Duane L. Lasack, TO

Discretionary Trust Assets: This figure should reflect the market value of employee benefit, personal trusts, estates, and managed agencies over which each institution exercises investment discretion as reported to the F.D.I.C. on the "Annual Report of Trust Assets".

KANSAS

Abilene

CITIZENS BANK AND TRUST CO.
Fourth & Spruce 67410
913/263-2210 Tr$11 Mil
Hd: Bradley W. Sidener, VP&TO
TrOpers: Barbara Emig, AsstTO

Albert

THE FARMERS BANK & TRUST
P.O. Box 100 67511
316/923-4212 Tr/u$1 Mil
Hd: William Robbins, Pres&TO
ComTrF,TrOpers: Richard Schenk, AsstTO

Anthony

THE CITIZENS NATIONAL BANK & TRUST CO.
P.O. Box 250 67003
316/842-5164 Tr$4 Mil
Hd: Charles Masner, Pres&TO

Arkansas City

THE HOME NATIONAL BANK
P.O. Box 1047 67005
316/442-4040 Tr$27 Mil
Hd: Chuck Lyman, VP&TO
Roger A. Brown, Pres&TO
Robert A. Brown, Chm&TO
PersTr: Gerry Thompson
TDP: Joan Gephardt

Atchison

THE CITY NATIONAL BANK
626 Commercial St., P.O. Box 309 66002
913/367-3412 Tr/u$20 Mil
Hd: June Lynn, VP&TO
TrOpers: Gary L. Wright

EXCHANGE NATIONAL BANK & TRUST CO.
P.O. Box 438 66002
913/367-6000 Tr/u$20 Mil
Hd: Paul H. Adair
TrOpers: Kathleen M. Clark

Atwood

FARMERS BANK & TRUST
P.O. Box 279 67730
316/626-3233
Hd: Barnabas D. Horton

Augusta

CITADEL BANK OF AUGUSTA
P.O. Box 400 67010
316/775-2227
Hd: Dale Wheeler

Beloit

GUARANTY STATE BANK & TRUST CO.
201 S. Mill St., P.O. Box 607 67420
913/738-3501 Tr$9.7 Mil
Hd: Marcia A. Hauck, VP&SrTO
Jane Pruitt, TrAcctAdm

Burlington

THE PEOPLES NATIONAL BANK AND TRUST COMPANY OF BURLINGTON
P.O. Box 185 66839
316/364-8875 Tr/u$1.681 Mil
Hd: Jennifer L. Trimble

The Directory of Trust Institutions is included in a T&E subscription!

Clay Center

UNION STATE BANK
67432
913/632-3122
Hd: Chester W. Oberg, Chm&TO
Thomas R. Lee, Pres&AsstTO

Coffeyville

BANK IV COFFEYVILLE, N.A.
P.O. Box 567 67337
316/251-0200 Tr/o$35 Mil
Hd: David A. Wheeler, Pres&TO
Pauline Mowder, TO

Colby

THE THOMAS COUNTY NATIONAL BANK
P.O. Box 717 67701
913/462-3313 Tr$2 Mil
Hd: Dale D. Harkins, Chm
Max G. Mountford, AsstTO

Concordia

CLOUD COUNTY BANK & TRUST
P.O. Box 409 66901
913/243-3211 Tr$21 Mil
Donald R. LacKamp, Pres&TO
Hd: Jill A. Casado, VP&TO
Debbie Deneault, AsstVP&TO

Dodge City

FIDELITY STATE BANK & TRUST CO.
P.O. Box 1120 67801
316/227-8586 Tr$12 Mil
Hd: Ann Frigon, AsstVP&TO
Hd,PersTr,CorpTr,EmplBen: Donice Mink, AsstTO
Donna Kline, AsstTO

El Dorado

FIRST NATIONAL BANK & TRUST CO.
200 N. Main St. 67042
316/321-5200 Tr$8 Mil
Hd: Mark R. Ralston, VP&TO
Rod Ziegler, Pres&TO
Jacque Sundgren, TrSec

WALNUT VALLEY BANK & TRUST
P.O. Box 777 67042
316/321-1250 Tr/u$20 Mil
Hd,Nb: Stephen C. Funk, Pres
EmplBen: Susan Tipton, VP&AsstTO
TrOpers: Yvonne J. Lee, TOpO
Nb: Mark Utech, VP
TDP: Trisha Long

Emporia

BANK IV EMPORIA, N.A.
6th & Commercial Sts. 66801
316/342-5350 Tr$70 Mil
Hd: Glenn E. Tague, SrVP&TO
PersTr: Mailyn Humphrey, TrAdmO
TrOpers: Janet Lipson, TOpO

EMPORIA STATE BANK & TRUST CO.
P.O. Box 807 66801
316/342-3454 Tr$40 Mil
Hd: Marvin R. Klein, VP&TO
PersTr,TrOpers: Linda Lane, AsstTO

Eureka

HOME BANK & TRUST CO.
P.O. Box 620 67045
316/583-5516 Tr/o$2 Mil
Hd,PersTr,EmplBen,Nb: R. D. Rucker, Pres&TO
TrInv: Rick D. Smith, SrVP&TO
TrOpers: Rick D. Smith, SrVP&TO

Garden City

FIDELITY STATE BANK
P.O. Box F 67846
316/276-5720
Hd: Lon E. Pishny, SrVP&TO

Gardner

FIRST KANSAS BANK & TRUST CO.
66030
913/884-7715 Tr/o$1 Mil
Hd: Pamela Dolan

Goodland

FIRST NATIONAL BANK
P.O. Box 570 67735
913/899-5611 Tr$23 Mil
Hd,PersTr,EmplBen,TrOpers,Nb: B. E. Whalen, TO
TrInv,ComTrF: Lawrence L. McCants, Pres&TO
TDP: Gordon A. Pettibone, AdminAsst

GOODLAND STATE BANK & TRUST CO.
P.O. Box 499 67735
913/899-2342 Tr/u$1 Mil
Hd: L. Dale Goodwin, Pres&TO
Arthur Jones, TO

Great Bend

AMERICAN STATE BANK & TRUST CO.
Broadway at Main, P.O. Box 227 67530
316/792-1761 Tr$10 Mil
Hd: Clyde O. Burnside, Jr., ExecVP&TO

SECURITY STATE BANK
P.O. Box 909 67530
316/792-2521
Hd: Taunce H. Mathiason, VChm,TO&CEO

Hays

FARMERS STATE BANK & TRUST CO.
P.O. Box 10 67601
913/625-6542 Tr$29 Mil
Hd: George K. Corbett, SrVP&TO
TrInv: Richard L. Ramsey, SrVP&IO
PersTr: Charles R. Mikkelsen, AsstVP&TO

FIRST NATIONAL BANK
P.O. Box 400 67601
913/625-6595, Ext. 45 Tr$7 Mil
Thomas J. Pitner, Pres
Hd: Darryl R. Apel, VP&TO

Hiawatha

CITIZENS STATE BANK & TRUST CO.
P.O. Box 360 66434
913/742-2101 Tr$13.767 Mil
Hd: Russell M. Shields, TO
Fredrecia H. Kepple, AsstTO
TrOpers: Lori Nigus
Pam McKee

MORRILL & JANES BANK & TRUST CO.
7th & Delaware Sts. 66434
913/742-2121 Tr$5.2 Mil
Hd,Nb: Ellis L. Clark, Pres&TO
PersTr,CorpTr,TrInv,ComTrF:
Samuel L. Schuetz, ExecVP&ExecTO
TrInv,ComTrF,EmplBen:
Susan I. Scarbrough, VP&AsstTO
TrOpers: Deanna K. Sextro, AsstCsh&AsstTO

Hill City

THE CONSOLIDATED STATE BANK
101 E. Cherry St., P.O. Box 369 67642
Hd: R. W. Culley, Pres

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Hutchinson

BANK OF KANSAS
P.O. Box 1707 67504-1707
316/663-5011
Hd: D. Densmore Shute Hart, ChmBd
Ernie Beaudet, Pres
TrOpers: Stuart L. Schrader, TO

CENTRAL BANK & TRUST CO.
P.O. Box 1366 67504-1366
316/663-0610 Tr$20 Mil
Hd: Thomas A. Ackerman, SrVP&TO

FIRST NATIONAL BANK
1 N. Main St. 67501
316/663-1521 Tr$211 Mil
Hd: Don Adams, SrVP&TO
PersTr,Nb: Dave Hederstedt, VP&TO
Thelma Huffman, TO
TrInv: Edwin Coons, VP&TrInvO
Perry Winter, AsstVP
EmplBen: Jeanette Parker, AsstTO

HUTCHINSON NATIONAL BANK & TRUST CO.
P.O. Box 1488 67504-1488
316/662-0561 Tr$200
Hd: E. Dean Kennedy
PersTr,CorpTr: Marsha Moeder
TrInv,ComTrF: Dale Page
EmplBen: William Mills
TrOpers: Christina Bontrager
Est&CtAccts: Steven Engelhardt

Independence

CITADEL BANK OF INDEPENDENCE
P.O. Box 726 67301
316/331-4800 Tr$1.087 Mil
Hd: Dick Dreher, Pres&TO
PersTr: Ruth Carvalho, AsstTO

CITIZENS NATIONAL BANK
P.O. Box 687 67301
316/331-3100 Tr$4 Mil
Hd: Paul H. Viets, Pres&TO
TrOpers: Dennis Greenhaw

Iola

ALLEN COUNTY BANK & TRUST
P.O. Box 428 66749
316/365-6921 Tr$6.6 Mil
Hd: Margaret E. Bryson, VP&TO
Catherine L. Cline, AsstTO

IOLA BANK & TRUST CO.
66749
316/365-3101 Tr$3.5 Mil
Hd: Howard K. Gilpin, Chm&TO

Junction City

CENTRAL NATIONAL BANK of JUNCTION CITY
P.O. Box 700 66441
913/238-4114 Tr$17 Mil
Hd: Duane M. Blythe, TO
Don E. Craig, TrConslt
Norman R. Helmke, VP&TO
Della Schnackenberg, AsstTO
Linda D. Hawkins, Csh&AsstTO

THE FIRST NATIONAL BANK & TRUST COMPANY OF JUNCTION CITY, KANSAS
P.O. Box 348 66441
913/762-4121 Tr$17.564 Mil
Hd: Don Uptegrove, ExecVP&TO

Kansas City

BROTHERHOOD BANK & TRUST COMPANY
756 Minnesota Ave. 66101
913/321-4242 Tr$26.743 Mil
Hd,CorpTr,TrInv,Nb: Thomas W. Johnson, SrVP&TO
PersTr,TrOpers,TDP: Rose Marie Peel, VP&TO
PersTr,CorpTr: Connie Herold, TO
EmplBen: Lori Rasdall

CITIZENS BANK & TRUST OF KANSAS CITY
3500 Rainbow Blvd. 66103
913/236-7700 Tr$1.550 Mil
Hd: Patricia Mount, TO

COMMERCIAL NATIONAL BANK
601 Minnesota Ave. 66101
913/371-0035 Tr$350 Mil
(Branch in First National Bank of Overland Park)
Hd: Earl D. Tjaden, VP
PersTr: Mike Nichols, TO
CorpTr: Vicki Lauderback
EmplBen: Debbie Chestnut-Moffett, TO
TrOpers: Shirley Mattox, TO
ComTrF: James L. Moffett, SrVP
Nb: Dennis J. Hudson, VP

HOME STATE BANK
P.O. Box 171397 66117-0397
913/321-3333 Tr$11 Mil
Hd: Jane A. Angle, SrVP&TO
TrOpers: Carole Mosher, TO

SECURITY BANK OF KANSAS CITY
One Security Plaza 66117
913/621-8430 Tr$40 Mil
Hd: James O. Sullivan, VP&TO
CorpTr: Raymond J. Hintz, VP&TO
TrOpers: Alice Baslee, VP&TOpO

THE TWIN CITY STATE BANK
1906 W. 43rd St. 66103
913/362-5350 Tr$2 Mil
Hd: T. M. Higgins, Jr., Pres&TO

Larned

FIRST NATIONAL BANK & TRUST CO.
P.O. Box 29 67550
316/285-3177 Tr$8.5 Mil
Hd: Robert H. Haymaker, ExecVP&TO

FIRST STATE BANK & TRUST CO.
116 W. 6th St. 67550
316/285-6931 Tr$11 Mil
Hd: D. Ray Reep, VP&TO
Donna Nolde, AsstTO

Lawrence

THE BANK OF KANSAS/LAWRENCE
955 Iowa St., P.O. Box 788 66044
913/865-4700 Tr$5 Mil
Jim Tinsman, Pres&TO

DOUGLAS COUNTY BANK
9th & Kentucky Sts., P.O. Box 429 66044
913/865-1000 Tr$13.5 Mil
Hd: J. Michael Davies, VP&TO

FIRST NATIONAL BANK
900 Massachusetts St. 66044
913/865-0350 Tr$60 Mil
Hd: Charles H. Warner, VP&TO
PersTr: Linda Gutierrez, TO
TrInv: Michael D. Bradley, InvMgr
TrOpers: Nancy Cluchey, TOpO

LAWRENCE NATIONAL BANK & TRUST CO.
P.O. Box 369 66044
913/841-5555 Tr$31.550 Mil
Hd,TrInv: Jack B. Rader, VP&SrIO
PersTr,EmplBen,TrOpers: Janis C. Bunker, AsstTO

Leavenworth

FIRST NATIONAL BANK & TRUST CO. OF LEAVENWORTH
P.O. Box 109 66048
913/682-2265
Hd: Francis Stark, TO

LEAVENWORTH NATIONAL BANK & TRUST CO.
401 Delaware St. 66048
913/682-0001 Tr$50 Mil
Hd: Ronald A. Barker, SrVP&SrTO
EmplBen: Jeanne Hartley
TrOpers: Mike Goldak, TO

Lenexa

BANK IV LENEXA, N.A.
P.O. Box 14040 66215
913/782-3010 Tr$7 Mil
Hd,TrInv: Florent Wm. Wagner, VP&TO
EmplBen: Ralph E. Day, VP&TO

Liberal

THE FIRST NATIONAL BANK
P.O. Box 1217 67901
316/624-1971 Tr$7.1 Mil
Hd: Leon A. Frank, ExecVP
PersTr,TrInv,EmplBen,TrOpers: Phyllis Woodward, VP&TO

THE PEOPLES NATIONAL BANK
P.O. Box 189 67905-0189
316/624-2574 Tr$1.8 Mil
Hd: James F. Thompson, Pres&TO

Lindsborg

THE FARMERS STATE BANK
P.O. Box 231 67456
913/227-3344 Tr$2 Mil
W. R. Brock, Pres&TO

Louisburg

PEOPLES NATIONAL BANK & TRUST
66053
(Branch of Ottawa)
Daniel P. Winter, Pres
Cheryl Gray, AsstTO

Manhattan

CITIZENS BANK AND TRUST COMPANY
P.O. Box 218 66502
913/776-9400 Tr$6 Mil
Carolyn J. Fellows, VP&TO

FIRST NATIONAL BANK OF MANHATTAN
701 Poyntz 66502
913/537-0200 Tr$16.190 Mil
Hd: Mark Knackendoffel, VP&TO
TrOpers: Carol Hanson, OpersSupv

UNION NATIONAL BANK & TRUST CO.
P.O. Box 1087 66502
913/537-1234 Tr$36 Mil
Hd: Kennard B. Kopp, VP&TO
TrOpers: Tammy Wainwright
Nb: Jacqueline C. Haynie, AsstTO

McPherson

HOME STATE BANK & TRUST
223 N. Main St. 67460
316/241-3732 Tr$1 Mil
Hd: Paul Ediger, SrVP&TO

McPHERSON BANK & TRUST CO.
P.O. Box 927 67460
316/241-8000 Tr$74.2 Mil
Hd,PersTr,CorpTr: Rodger A. Swanson, SrVP&TO
TrInv: Ken Swanson
Farm: Kenton B. Springer
EmplBen: Eldon J. Wiens, AsstTO
Nb: Kathy Ensz, AsstSec
TrAdm: Bob Robertson, VP

PEOPLES BANK & TRUST CO.
P.O. Box 1226 67460
316/241-5023 Tr$23 Mil
Hd: Helen Harris, VP&TO
AdminHd,TrOpers: E. Dean Reynolds, TO
Wilbur Yoder, ChmBd&TO
Marvin Crum, Pres&TO

Mission

THE MISSION BANK
5201 Johnson Dr. 66205
913/831-2400 Tr$147 Mil
Hd: James G. O'Sullivan, VP&TO
PersTr,TrOpers: Rosella J. Hoglund, AsstVP&TO
TrOpers: Mary Harmon, AsstTO

Moundridge

THE CITIZENS STATE BANK
201 S. Christian Ave. 67107
316/345-6317
Hd: Kenneth J. Goering, Chm

KANSAS (Cont'd)

Olathe

BANK IV OLATHE, N.A.
100 E. Santa Fe, P.O. Box 400 66061
913/782-3010 Tr$80 Mil
Hd,TrInv: Florent Wm. Wagner, VP&TO
PersTr,EmplBen: Ralph E. Day, VP&TO
TrOpers: Christi Lewis, AsstTO

FIRST NATIONAL BANK
P.O. Box 250 66061
913/782-3211 Tr$12.5 Mil
Hd,TrInv,Nb: Gary D. Hale
PersTr,CorpTr,EmplBen,TrOpers:
Jeanine Morton, AsstTO
TDP: Linda Dibbern

Osawatomie

FIRST NATIONAL BANK AND TRUST
Sixth & Main Sts., P.O. Box 277 66064
913/755-3811
Hd: Bonnie Wallace, VP&TO

Osborne

THE FIRST STATE BANK & TRUST
203 W. Main St. 67473
913/346-5421 Tr/u$1 Mil
Hd: John Hanley, VP&TO
Richard Linton, VP&AsstTO

Ottawa

PEOPLES NATIONAL BANK & TRUST
P.O. Box 8 66067
913/242-2900 Tr$18 Mil
(Branch in Louisburg)
Hd: Winton A. Winter, Pres&SrTO
Ransom Bennett, Jr., ChmBd,CEO&TO
Janet Peters, TO&AsstGenCoun
Wayne Duderstadt, VP&Csh
Phyllis Cunningham, AsstVP
Daniel P. Winter, Pres-Louisburg Branch

Overland Park

FIRST CONTINENTAL BANK & TRUST
9500 Mission Rd. 66206
913/381-1000 Tr$71 Mil
Hd: Patricia Parthe
Sheryl Bosilevac, TO
TDP: Louise Cohen, AdmAsst

FIRST NATIONAL BANK OF OVERLAND PARK
Metcalf at College Blvd. 66206
913/491-1300
(Branch of Commercial National Bank, Kansas City)
Arlene Kirk, VP

METCALF STATE BANK
P.O. Box 4249 66204
913/648-4540 Tr$4.0 Mil
Hd: Ben Craig, Pres&TO

OVERLAND PARK STATE BANK AND TRUST COMPANY
80th & Metcalf, P.O. Box 4368 66204
913/648-2800 Tr$80 Mil
Hd: Richard E. McEachen, ExecVP&TO
PersTr: Nancy J. Hull, TO
TrInv,ComTrF: Roy W. Brillhart, Jr., SrVP&TO
Nb: Eileen S. Sullivan, AsstVP&TO
TrOpers,TDP: Eve Whitfield, AsstVP
EmplBen: Nancy L. Barney, TO

VALLEY VIEW STATE BANK
7500 W. 95th St. 66212
913/381-3311 Tr$20 Mil
Hd: George J. Buser, Jr., VP&TO
Mary Ann Adams, AsstTO

Paola

CITIZENS STATE BANK
P.O. Box 230 66071
913/294-2321
Hd: L. M. Schwartz, Pres&TO
TrOpers: Judith L. Estes, VP&AsstTO
N. J. Chamberlin, SrVP&AsstTO

MIAMI COUNTY NATIONAL BANK
P.O. Box 369 66071
913/294-4311 Tr$42 Mil
Hd: W. C. Hartley, ChmBd&TO
Carolyn S. Jacobs, SrVP&TO
Kathy Lovig, AsstTO

Parsons

FIRST NATIONAL BANK & TRUST CO.
P.O. Box 877 67357
316/421-5700 Tr$2 Mil
Hd: R. N. Robbins, TO

PARSONS COMMERCIAL BANK
P.O. Box 648 67357
316/421-1000 Tr$4 Mil
Hd: Ray Jacquinot, VP&TO
Philip Eaton, Pres&TO
R. E. Feess, ChmBd&AsstTO
Mary Jo Spielbush, Csh&AsstTO

Phillipsburg

THE FIRST NATIONAL BANK OF PHILLIPSBURG
P.O. Box 627 67661
913/543-6511 Tr$5.5 Mil
Hd: C. I. Moyer
PersTr: Dennis L. Deschner, AsstTO
Marie Robinson, Sec

Pittsburg

BANK IV PITTSBURG, N.A.
P.O. Box 599 66762
316/231-0600 Tr$33 Mil
Hd: Paul A. Kirk, VP&TO
PersTr,EmplBen: H. Gay Adams, AsstTO
TrOpers: Donna Andrew

CITY NATIONAL BANK OF PITTSBURG
P.O. Box 326 66762
316/231-8400 Tr$18.0 Mil
Hd: Stefan Carlgren, VP&TO
TrOpers: Eleanor L. Snider, AsstTO

FIRST STATE BANK & TRUST CO.
407 N. Broadway 66762
316/231-2000 Tr$15 Mil
Hd,TrInv: A. L. Burgert, Pres&TO
TrOpers: Julie Plank, AsstTO
Nb,TDP: Terrance Towner, VP&TO

Prairie Village

JOHNSON COUNTY BANK, N.A.
6940 Mission Rd. 66208
913/362-7000 Tr$300 Mil
Hd: Bradley A. Bergman, ExecVP
James A. Deberry, TrCoun&SrVP
PersTr: Freda N. Whitaker, VP
CorpTr: Julia Bram
EmplBen: Mary E. Engelken, VP
TrInv: Robert B. Hobbs, VP
TrOpers: Joe Christian
Nb: Michael L. Best, VP

THE KANSAS TRUST COMPANY
6940 Mission Rd. 66208
913/362-7000
Bradley A. Bergman, Pres&CEO

THE SOUTHGATE TRUST COMPANY
7600 State Line, P.O. Box 8356 66208
913/649-5200 Tr$125 Mil
Hd: Robert E. Atteberry, Pres
EmplBen: Rex Shewmake, Jr., ExecVP&TO
TrOpers: Patricia Grothoff, TOpO

Pratt

FIRST NATIONAL BANK
P.O. Box N 67124
316/672-6421 Tr$10 Mil
Hd: Homer F. Davault, SrVP&TO
Don C. Peters, TO

THE PEOPLES BANK
P.O. Box C 67124
316/672-5611 Tr$42 Mil
Hd: Howard K. Loomis, Pres
PersTr,TrOpers,TDP: Frederick S. Loomis, TO
CorpTr,TrInv,EmplBen,Nb:
Brian J. Schmidtberger, TO

Roeland Park

MIDAMERICAN BANK & TRUST CO.
9900 W. 87th St., P.O. Box 4569 66212
913/384-3450 Tr$150 Mil
Hd,CorpTr,EmplBen,Nb: Michael A. Kleinman, VP&SrTO
NBD,PersTr,Est: J. Ann Curty, TO
PersTr,Est: J. Robert Dunehoo
EmplBen: Michael A. Donnici, TO
TrOpers: Virginia M. Lawson, TO

Russell

FIRST NATIONAL BANK AND TRUST
P.O. Box 393 67665
913/483-6322 Tr$135 Mil
Hd: Sylvia Newton, BrMgr

RUSSELL STATE BANK
P.O. Box 713 67665
913/483-6800 Tr$20 Mil
Hd: John T. Harrell, TO
Stephen K. Warrick, TO
Mary Schulte, AsstTO

St. Francis

CHEYENNE COUNTY STATE BANK
P.O. Box 645 67756
913/332-2145
Hd: Robert E. Alsup, Chm&TO

Salina

BANK IV SALINA, N.A.
138 N. Santa Fe 67401
913/825-7221 Tr$101 Mil
Hd: Mark L. Miller, SrVP&TO
Julie Sager, VP&TO

FIRST BANK & TRUST CO.
235 S. Santa Fe, P.O. Box 1337 67402-1337
913/825-2211 Tr/o$8 Mil
Steve Michel, VP&TO

FIRST NATIONAL BANK & TRUST CO.
P.O. Box 800 67402-0800
913/827-5564 Tr$135 Mil
Hd: William Brelsford, Jr., SrVP&TO
Jim Berglund, Pres&AsstTO
Steven G. Wortmann, TO

THE NATIONAL BANK OF AMERICA AT SALINA
100 S. Santa Fe 67401
913/825-0511 Tr$52 Mil
Hd,PersTr,CorpTr: W. F. Gilles, SrVP&TO
TrInv,EmplBen,Nb: Rex Matlack, VP&TO
TrOpers,TDP: Cindy Regnier, TrSupv

Scott City

SECURITY STATE BANK
506 Main St. 67871
316/872-2109 Tr$1.2 Mil
Hd: Duane K. Ramsey
PersTr: Tom Beaton, VP&AsstTO
TrOpers: Nancy J. Hess, VP

Shawnee

SHAWNEE STATE BANK
11101 Johnson Dr. 66203
913/631-6300
Hd: Juanita Gray, VP&TO
William F. Daniels, SrVP&AsstTO
TDP: Marcia S. Ubben, AsstTO

Smith Center

SMITH COUNTY STATE BANK & TRUST CO.
P.O. Box 307 66967
913/282-6682 Tr$50 Mil
Hd: L. Blaine Rush, ExecVP&TO
Randy Rush, SrVP&SrTO
William Martin, VP&TO

Topeka

BANK IV TOPEKA, N.A.
P.O. Box 88 66601
913/295-3450 Tr$327 Mil
Hd: Rudy E. Wrenick, Jr, SrVP&TO
Richard D. Shiney, SrVP&SrTO
CorpTr: Joel Huet
TrInv,ComTrF: Doug Rideout, AsstVP&TrInvO
EmplBen: Robert R. Myers, VP&TO
TrOpers: Linda Robinson, VP&TOpO
Nb: John Hartmann, VP&TO

CAPITAL CITY STATE BANK & TRUST CO.
P.O. Box 1433 66601
913/266-4575
Hd: C. Odell Weidner, TO

COMMERCE BANK & TRUST
30-35 S. Topeka Ave. 66611
913/295-0402 Tr$60 Mil
DeptHd,Nb: Robert L. Derstein, SrVP&TO
PersTr,CorpTr: Donna D. Brozen, VP&TO
Est,EmplBen: James P. Colgan, VP&TO
TrOpers: Jerry K. Anderson, SrVP&Comp
Sheila Waltrip, AsstOpO

FIDELITY STATE BANK & TRUST CO.
P.O. Box 1737 66601
913/233-3465 Tr$2.5 Mil
Hd: Dennis D. Rogers, SrVP&TO

HIGHLAND PARK BANK AND TRUST
P.O. Box 5228 66605
913/266-8521 Tr$9.095 Mil
Hd: Lanny Kimbrough, Pres

KAW VALLEY STATE BANK & TRUST CO.
P.O. Box 8009 66608
913/232-6062 Tr$20 Mil
Hd: Glenn Swogger, Chm

MERCHANTS NATIONAL BANK OF TOPEKA
P.O. Box 178 66601
913/291-1142 Tr$200 Mil
Hd: Robert W. Green, SrVP&TO
PersTr: Billie Pohl, SrTO
CorpTrOpers: Helen W. Riner, CTO
TrInv: Sharon Johnson, VP
EmplBen: Carolyn J. Dunigan, VP
TrOpers: Yolanda R. Puhl, TO
Nb: Kirk L. Johnson, VP

TOPEKA BANK & TRUST COMPANY
701 Kansas Ave. 66603
913/233-1515 Tr$48 Mil
Hd: Daryl V. Craft, VP&TO
PersTr: Kitty Miller, AsstVP&TO
TrOpers: Kathie Heslet, AdmAsst
Joseph Cassidy, AdmAsst

Ulysses

THE GRANT COUNTY STATE BANK
P.O. Box 388 67880
316/356-4142 Tr$3 Mil
Hd: Barbara Dye, TO

Wamego

KAW VALLEY STATE BANK & TRUST CO.
P.O. Box 245 66547
913/456-2021 Tr/u$1 Mil
Hd: M. Ben Meek, Pres

Whiting

THE STATE BANK
66552
913/873-3121
Hd: Ronald Jenson

Wichita

BANK IV WICHITA, N.A.
P.O. Box 1122 67201
316/261-4361 Tr$616 Mil
Hd: Michael R. Ritchey, ExecVP&SrTO
Legal&TaxCoun: Gerald M. Gleason, VP&TO
PersSvcsDept: Mark B. Robison, VP&TO
BusSvcsDept: William L. Roland, Jr., VP&TO
TrOpers: Edward A. Trautz, Jr., VP&TOpO
TrInv: John S. Maurer, Jr., VP
Nb: Roger A. Ramseyer, AsstVP&TO

CENTRAL BANK & TRUST
P.O. Box 2 67201
316/681-6700 Tr/u$50 Mil
Hd: P. R. Mullen, ExecVP&TO
PersTr,EmplBen: Patricia A. Murphy, AsstTO

EMPRISE BANK
P.O. Box 2970 67201
316/269-7390 Tr$3.5 Mil
Hd: Marvin Seitz, ExecVP&TO

FIRST NATIONAL BANK IN WICHITA
P.O. Box One 67201
316/268-1450 Tr$700 Mil
Hd: E. A. Duguid, SrVP&SrTO
PersTr,Nb: S. C. Woods, VP&SrTO
TrInv: M. B. Colgan, VP&TrInvO
RE: Elmer Pelton, VP&REO
CorpSvcs: Chuck Gorney, AsstVP&TO
TrOpers: Carole A. Neal, VP&SrTOpO
Nb: Terry Richards, TMO

KANSAS STATE BANK & TRUST CO.
123 N. Market St. 67202
316/266-6655 Tr$530 Mil
Hd,TrInv: Britt M. Brown, ExecVP&SrTO
EmplBen: Mike Hastings, VP&TO
CorpTr: Nancy Mackey, AsstVP&TO
PersTr: Tammi Schroeder, AsstVP&TO
TrOpers: Hervey Wright, TOpO

SOUTHWEST NATIONAL BANK
P.O. Box 1401 67201
316/291-5205 Tr$200 Mil
Hd,TrInv,Nb: Stephen A. English, SrVP
PersTr,EmplBen: Alice Elkins, AsstVP&TO
TrOpers,TDP: Kimberly Ufford, VP&TO
CorpTr: Shirley Turner-Crommet, AsstVP&TO

UNION NATIONAL BANK
P.O. Box 637 67201
316/261-4918 Tr$270 Mil
Hd: Mont C. Draper III, ExecVP&TO
PersTr: Carol Ball, VP&TO
CorpTr: Melba Dial, VP&TO
TrInv,ComTrF: Stephen A. Schroeder, VP&TrInvO
TrOpers: Charles E. Sauer, VP&TOpO
EmplBen: Brenda K. Flick, VP&TO

Winfield

FIRST NATIONAL BANK
P.O. Box 545 67156
316/221-1650 Tr$26 Mil

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KENTUCKY

Ashland

BANK OF ASHLAND, INC.
1422 Winchester Ave. 41101
606/329-9797 Tr$23 Mil
Hd: Michael W. Hobbs, TO
TrOpers: Tami Whitt

FIRST AMERICAN BANK
P.O. Box 671 41105-0671
606/329-2222 Tr$151 Mil
Hd: David D. Wolfe, VP&TO
Linda R. Ward, TO
Betty L. Hutchison, TOpO
Stuart B. A. Webb, TrInvO
Brenda H. Brammer, EBO

THIRD NATIONAL BANK
P.O. Box 1270 41105-1270
606/329-2900 Tr$210 Mil
Hd: Steven L. Simmerman, VP&SrTO
PersTr: Brian P. Ashley, VP&TO
TrOpers: Geneva P. Little, TOpO
EmplBen: Timothy B. Day, EBAdm

Bardstown

WILSON & MUIR, BANK & TRUST CO.
P.O. Box 346 40004
502/348-5996
Hd: R. E. Sutherland, ChmBd&CEO

Benton

BANK OF MARSHALL COUNTY
P.O. Box 407 42025
502/527-1383 Tr$3 Mil
Hd: Paul Thurman, AsstVP&TO

Berea

PEOPLES BANK & TRUST CO.
P.O. Box 191 40403
606/986-3175 Tr/u$1 Mil
Hd: Rick Neikirk, Pres

Bowling Green

AMERICAN NATIONAL BANK & TRUST CO.
922 State St. 42101
502/781-6111
Hd: Wanda Scott, VP&SrTO
TrOpers: Sharon Kreke, AsstTO

BOWLING GREEN BANK & TRUST
Fountain Square 42101
502/782-1000 Tr$64 Mil
Hd,PersTr,CorpTr,TrInv,EmplBen,Nb:
Fred L. Tanner, SrVP&SrTO
PersTr,Admin,EmplBen: Shirley Campbell, AsstTO
TrOpers: Kim Keller
TrInv: Paula Wurth

CITIZENS NATIONAL BANK
P.O. Box 90 001 42102-9001
502/781-5000 Tr$125.7 Mil
Hd,TrInv: Robert R. Kirby, SrVP&SrTO
TrOpers: Patricia Smith, VP&TO
CorpTr: Janice K. Smith, AsstTO

Brooksville

FIRST NATIONAL BANK
P.O. Box 8 41004
606/735-2125
Hd: David Appleman, ExecVP&TO

Burgin

CITIZENS BANK & TRUST CO.
P.O. Box A 40310
606/748-5277 Tr/o$1.2 Mil
Hd: Robert D. Thompson, Pres&Csh

KENTUCKY (Cont'd)

Burlington

HUNTINGTON BANK OF BOONE COUNTY
2252 Burlington Pike 41005
606/586-6212 Tr/u$1 Mil
Hd: Hollis Gritton, Pres

Cadiz

TRIGG COUNTY FARMERS BANK
P.O. Box 500 42211
502/522-6021 Tr$2.8 Mil
William Lawrence, VP&TO
Pauline J. Crump, VP&TO

Carlisle

DEPOSIT BANK
102 E. Main St. 40311
606/289-2205 Tr$1 Mil
Hd: James A. Brown, Chm

Carrollton

FIRST NATIONAL BANK
P.O. Box 149 41008
502/732-4406 Tr/u$1 Mil
Hd: Malcolm L. Carraco, Pres

Clinton

CLINTON BANK
P.O. Box 98 42031
502/653-4001 Tr/u$1 Mil
Hd: Robert N. Black, CEO
Robert F. Williams, VP&TO

Corbin

FIRST NATIONAL BANK
P.O. Box 496 40701
606/528-2500 Tr$4.5 Mil
Hd: Lillian Harwood, TO
Brenda Clark, AsstTO

Covington

HUNTINGTON BANK OF KENTON COUNTY, INC.
P.O. Box 712 41012
606/292-7540 Tr$147 Mil
Hd: Richard H. Tapke, Jr., SrVP&TO
EmplBen: Robert V. Munninghoff, VP&TO
EmplBenAdm: Brian D. Warren, TO
PersTrNb: Martha A. Snider, TO
PersTrAdm: Todd A. Felthaus, TO
Nb: David K. Miller, AsstVP&TO
TrInv: David Wissinger, TO

KENTUCKY NATIONAL BANK OF KENTON COUNTY
P.O. Box 307 41012
606/292-7750 Tr$43 Mil
Hd,PersTr,Nb: Francis J. Fisher, VP&SrTO
EmplBen: Virginia G. Hamlin, EBO
CorpTr: Shelia Back
TrOpers: Mary Johnson

STAR BANK
P.O. Box 589 41012
606/292-6161 Tr$80 Mil
Hd: Donnel F. Clark, SrVP&TO
TrInv: Lee Hoefinghoff, VP&TO
EmplBen: Robert Matre, VP&TO

Cynthiana

THE FARMERS NATIONAL BANK
P.O. Box 188 41031
606/234-3100 Tr$1 Mil
Hd,PersTr,TrOpers: Oma L. Doyle, TO

THE NATIONAL BANK OF CYNTHIANA
P.O. Box 400 41031
606/234-2530 Tr$8.5 Mil
Hd: Rhonda Brown, TO&VP

Danville

CITIZENS NATIONAL BANK
P.O. Box 229 40422
606/236-5762 Tr$32 Mil
Hd: Kathy Fletcher, AsstTO
PersTr: E. H. (Bing) Walter, Jr., VP

FARMERS NATIONAL BANK
P.O. Box 28 40422
606/236-2926 Tr$47 Mil
Hd: Morton M. Hoagland, VP&TO
PersTr,Est: G. W. Newsom, AsstVP
CorpTrF,EmplBen: Lisa Burke, AsstVP
TDP: Beverly Cox

Elizabethtown

FIRST CITIZENS BANK
P.O. Box C 42701
502/769-2301
Hd: Jeffrey Thomas, AsstVP&TO

Elkton

ELKTON BANK & TRUST CO.
P.O. Box 98 42220
502/265-9841 Tr$2 Mil
Hd: John L. Harris, VP&TO

Eminence

FARMERS DEPOSIT BANK
P.O. Box 126 40019
502/845-5639 Tr$3 Mil
Hd: Barbara Norton, AsstVP&AsstTO
Cathy Bryant, AsstTO
Bill Covington, Pres&TO

Flemingsburg

FARMERS-DEPOSIT BANK
P.O. Box 387 41041
606/845-3551
Hd: James Sauer, TO

PEOPLES BANK OF FLEMING COUNTY
P.O. Box 367 41041
606/845-2461 Tr$3 Mil
Virginia T. Belt, TO
Tony Kinder, AsstTOpO
Nancy Colgan, AsstTO

Florence

FIFTH THIRD BANK OF BOONE COUNTY
8100 Burlington Pike 41042
606/283-8527
Hd: Jack Greer, TO
Edward J. Middendorf, AsstTO

Fort Thomas

FORT THOMAS-BELLEVUE BANK
34 N. Ft. Thomas Ave., P.O. Box 365 41075
606/781-3700
Hd: Joyce E. Minning, VP&TO
Jack E. Burleson, TO
Marlene Kane, AsstTO

★Frankfort

FARMERS BANK & CAPITAL TRUST CO.
P.O. Box 309 40602
502/227-1600 Tr$226 Mil
Hd: James H. Childers, SrVP&TO
PersTr: Wm. A. Powers, SrTO
CorpTr,TrOpers: Nancy W. Whitaker, SrTO
TrInv: Karen Sayer, TO
EmplBen: Rickey D. Harp, VP
Nb: Bandy Land, AsstVP

STATE NATIONAL BANK
P.O. Box 599 40602
502/223-2161 Tr$5.602 Mil
Hd: John Noel, Pres

Franklin

FRANKLIN BANK & TRUST
P.O. Box 449 42134
502/586-7121 Tr/u$1 Mil
Hd: Gary Broady, ExecVP
Delores Weidemann, SrVP
EmplBen: Ronnie Clark, Pres

SIMPSON COUNTY BANK
P.O. Box 269 42134
502/586-4421 Tr$5 Mil
Hd: Billy F. Randolph, ExecVP&SrTO
TrOpers: Louise Givens, AsstTO

Georgetown

FARMERS BANK & TRUST CO.
P.O. Box 651 40324
502/863-2393 Tr$3 Mil
Hd: Wanda C. Wilson, VP&TO

FIRST NATIONAL BANK & TRUST COMPANY
P.O. Box 464 40324
502/863-0111 Tr$1.0 Mil
Hd: Ann White, VP&TO

Glasgow

CITIZENS BANK & TRUST CO.
P.O. Box 419 42141
502/651-8383 Tr$10 Mil
Hd,PersTr,CorpTr,TrInv,EmplBen,Nb:
Harold T. Matthews, Pres&TO
TrOpers: Runelle Jackson, AsstTO

NEW FARMERS NATIONAL BANK
P.O. Box 258 42141
502/651-6141 Tr$13.4 Mil
Hd: Nancy M. Day, TO
CorpTr: Kathy Pedigo, TrClk
TrSec: Wanda P. Garrett, AsstCsh

Greenville

FIRST STATE BANK
P.O. Box 198 42345
502/338-1500 Tr$1 Mil
Hd: A. P. Cornette, Jr., VP&TO

Henderson

OHIO VALLEY NATIONAL BANK
P.O. Drawer 5 42420
502/826-7120 Tr$57.2[illegible]7 Mil
Hd,CorpTr,TrInv,EmplBen,Nb:
John E. Keeping, SrVP&TO
PersTr,TrOpers: Wanda V. Owen, AdmAsst
Farm: Greg Pritchett, FM

Hopkinsville

FIRST CITY BANK & TRUST CO.
1002 S. Virginia St. 42240
502/887-2265 Tr$80 Mil
Hd: Richard C. Brasher, SrVP&TO
PersTr,ComTr,EmplBen: Clarence Walker, VP&TO
PersTr: Brasher Mason, VP&TO
CorpTr,TrOpers: Marjorie Thompson, AsstVP&TO

SOVRAN BANK/KENTUCKY
712 S. Main St., P.O. Box 728 42240
502/886-5151 Tr/o$55 Mil
Hd: William R. McRae, SrVP&TO
PersTrAdm,Nb: Wanda P. Boyd, VP&TO
TrOpers: Faye W. Ferrell, TOpO

Lawrenceburg

LAWRENCEBURG NATIONAL BANK
128 S. Main St. 40342
502/839-6921 Tr/u$1 Mil
Hd: Paul Vaughn, Jr., ExecVP

Lebanon

THE FARMERS NATIONAL BANK
136 W. Main St. 40033
502/692-3177 Tr/u$1 Mil
Hd: T. E. Spragens, Jr., Pres

Leitchfield

THE CITIZENS BANK AND TRUST COMPANY OF GRAYSON COUNTY
118 S. Main St. 42754
502/259-4001
Paul Gibson, SrVP&TO
Janice Howard, AsstTO

Lexington

BANK ONE, LEXINGTON, N.A.
Bank One Plaza 40507
606/259-9500 Tr$400 Mil
Hd: Barry Bond, SrVP
TrInv: Steve Mobley, TrInvO
PersTr: Smith Hundley, VP&PersAdmO
CorpTr: Bruce Bernheimer, CorpTrAdmin
EmplBen: Janet A. Mitchell, EBAdmin
TrOpers: Betty G. Bain, TOpCoor
Nb: Jane S. Newton, TrNBO

CENTRAL BANK & TRUST CO.
P.O. Box 1360 40590
606/253-6245 Tr$300 Mil
Hd: Allen I. Rushing, SrVP&TO
CorpTr,TrOpers: Marcia Prinsen, VP&TO
PersTr: Norton G. Pritchett, Jr., VP&TO
TrInv: Bob Marsh, TO
EmplBen: Vicky Foster, AsstTO

COMMERCE NATIONAL BANK
301 E. Main St. 40507
606/281-5200
(Affiliate of First Kentucky Trust Co., Louisville, KY)
Hd: Donald C. Wells, SrVP

FIRST SECURITY NATIONAL BANK & TRUST CO.
One First Security Plaza 40507
606/231-1000 Tr$1 Bil
Hd: H. L. Drew, ExecVP&TO
UnitHd: Jack R. Cunningham, ExecVP&TO
PersTr: Gerald Landis, 1stVP&TO
CorpTr,EmplBen: R. C. Cranfill, 1stVP&TO
TrInv: Jerry C. Troyer, VP&SrTrInvO
TrOpers: Ken Sickels, VP
Nb: Denny L. Spicer, VP&TDO

London

CUMBERLAND VALLEY NATIONAL BANK & TRUST CO.
P.O. Box 709 40741
606/878-7010 Tr$3.433 Mil
Hd: Cookie Henderson, TrAdm

Louisville

CITIZENS FIDELITY BANK & TRUST CO.
P.O. Box 33000 40296
502/581-3269 Tr$2.8 Bil
Hd: William T. Simpson, SrVP
TrAdmin: Charles A. Walter, SrVP
CorpTr: Jackson I. Jones, VP
TrInv: Ronald J. Murphy, Pres-Capital Mgmt. Co.
TrOpers: Richard S. Crawford, VP
PersTrNb: Gordon L. Ragan, VP
EmplBenNb: Robert T. Goetz, VP

FIRST KENTUCKY TRUST COMPANY
P.O. Box 36010 40233
502/581-4170 Tr$4.8 Bil
Hd: L. A. Warner, Pres
PersTr: Barksdale F. Roberts, SrVP
CorpTr: D. W. Weihe, SrVP
EmplBen: John H. Yost, SrVP
TrOpers: S. D. McCreary, SrVP
TDP: R. S. Fishback, VP

HILLIARD LYONS TRUST COMPANY
545 S. Third St., P.O. Box 32760 40232
502/588-8649 Tr$225 Mil
Hd: Donald F. Kohler, ChmBd
PersTr: Arthur C. Peter, Pres
TrInv: Jon V. Norman, VP
TrAdm: David A. Bell, VP
TrMktg: Don C. Graeter, VP
SecTreas: J. McFerran Barr, II, VP

LIBERTY NATIONAL BANK & TRUST CO.
P.O. Box 32500 40232
502/566-2000 Tr$2.6 Bil
Tr&InvGpHd: James T. Crain, Jr., ExecVP
ADIMINISTRATIVE SERVICES:
Robert G. Scherer, ExecVP
PersTrMgr: Jack M. Combs, Jr., SrVP
InstTrMgr: Kennedy H. Clark, SrVP
Tax: Douglas P. Neal, SrVP
CorpTr: Cordell V. Lawrence, SrVP
INVESTMENT SERVICES:
Robert C. Gray, Jr., SrVP
PersTr: Wm. G. Duncan, SrVP
CorpTr: Clarence V. Lee, SrVP
INTERNAL SERVICES:
Michael C. Huetting, SrVP
OpersMgr: Mary McEllistrem
Compliance: Roger E. Lieber
MARKETING:
Steven L. Nelson, SrVP&Mgr

MID-AMERICA BANK OF LOUISVILLE & TRUST COMPANY
P.O. Box 1101 40201
501/581-5480 Tr$150 Mil
Hd: Orson Oliver, Pres
CorpTr,TrOpers: Carl Frazier, VP&TO
TrInv,Nb: John Burkhardt, VP&TO

STOCK YARDS BANK AND TRUST CO.
P.O. Box 32890 40232
502/582-2571 Tr$400 Mil
Hd,TrInv: R. Keith Cullinan, ExecVP&TO
Neil B. Jesse, VP&IO
PersTr: Stephen T. Wolford, VP&TO
ComTrF: Judith B. Bryon, VP&IO
CorpTr,EmplBen: Joseph R. Gillespie, VP&EBO
TrTax: V. Marlene Farris, AsstVP&TrTxO
TrOpers: Brenda Cotner, AsstVP&TOpO

Madisonville

FARMERS BANK & TRUST CO.
P.O. Box 340 42431
502/821-5150 Tr$8.514 Mil
Hd: Mildred O. Whitfield, VP&TO

KENTUCKY BANK & TRUST CO.
1 S. Main St., P.O. Drawer B 42431
502/821-6075 Tr$14 Mil
Hd: Shirley W. Thomas, VP&TO
TDP: Brenda Royalty

PEOPLES BANK & TRUST CO.
P.O. Box K 42431
502/821-1661 Tr$12 Mil
Hd: L. Rush Hunt, VP&TO

Marion

FARMERS BANK & TRUST CO.
P.O. Box 151 42064
502/965-3106 Tr/u$1 Mil
Hd: H. D. Sullenger, Chm,Pres&TO

Mayfield

THE FIRST NATIONAL BANK OF MAYFIELD
P.O. Box 369 42066
502/247-1758 Tr$13.952 Mil
Hd: Frederick D. Blume, Pres&TO
TrOpers: Frances P. Ray, TOpO
Nb: Gene R. Miller, SrVP&TO

Maysville

BANK OF MAYSVILLE
20 W. 2nd St. 41056
606/564-4001 Tr$6 Mil
Hd: Anne H. Follmer, TO

STATE NATIONAL BANK
33 W. 2nd St. 41056
606/564-3381 Tr$46 Mil
Inv,Nb: Kirk Tolle, VP&TO
CorpTr,EmplBen: Lloyd Schiltz
PersTr,Est: Charlotte Hilterbrand
TrOpers: Sarah Harris

Middlesboro

COMMERCIAL BANK
P.O. Box 520 40965
606/248-1450 Tr$4 Mil
Hd: Allan Atkins, VP&TO

FIRST STATE BANK OF MIDDLESBORO
19th & Cumberland Ave., P.O. Box 400 40965
606/248-5950
Hd: H. Aubery Bailey, SrVP&TO

Morganfield

MORGANFIELD NATIONAL BANK
P.O. Box 390 42437
502/389-1515 Tr/o$8 Mil
Hd: David Presser, VP&TO

UNION BANK & TRUST CO.
P.O. Box 349 42437
502/389-2242 Tr$3 Mil
Hd: J. K. Waller, II, VP,Csh&TO

Mt. Olivet

THE FARMERS & TRADERS BANK
P.O. Box 198 41064
606/724-5403 Tr/u$1 Mil
Hd: Jan Caldwell, TO

Mt. Sterling

EXCHANGE BANK OF KENTUCKY
P.O. Box 306 40353
606/498-5332 Tr$1 Mil
Hd: H. G. Reed, Jr., VChm
Deborah Spencer, Comp&Csh

MONTGOMERY & TRADERS BANK & TRUST CO.
Main & Bank Sts. 40353
606/498-3988 Tr/u$1 Mil
Hd: H. D. Reynolds, VP&TO

MOUNT STERLING NATIONAL BANK
P.O. Box 286 40353
606/498-3800 Tr$19.5 Mil
Hd: Daniel C. Manley, VP&TO
EmplBen: Jacquelyn Watson, AsstTO
TrOpers: Evelyn K. Marshall, AsstTO

Munfordville

HART COUNTY BANK AND TRUST COMPANY
P.O. Box 217 42765-0217
502/524-2231 Tr$3 Mil
Hd,CorpTr,TrInv,ComTrF:
Robert L. Chambless, Jr., Pres&TO
PersTr,EmplBen: Louise C. Martin, ExecVP,Csh&TO
TrOpers,Nb,TDP: Dewayne T. Bush, MgtTrainee

Murray

BANK OF MURRAY
P.O. Box 1080 42071
502/753-1893 Tr$9.5 Mil
Hd: Charles S. Foster, TO
TrOpers: Pat Latimer, AsstTO

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See Page 232

KENTUCKY (Cont'd)

Newport

THE FIFTH THIRD BANK OF CAMPBELL COUNTY NAT. ASSN.
P.O. Box 460 41072
606/283-8509 Tr$25 Mil
Hd: Clyde C. Nelson, VP&TO
J. Robert Geisen, AsstTO

STAR BANK, N.A., CAMPBELL COUNTY
P.O. Box 190 41072
606/261-5922 Tr$25 Mil
Hd: Donald R. Bauer, VP&TO
Patrick J. Klocke, Pres
TrOpers: Chris S. Hoffman, TO

Nicholasville

THE FIRST NATIONAL BANK AND TRUST COMPANY
P.O. Box 217 40356
606/887-2411 Tr$1.6 Mil
Hd: Maurice Knight, ExecVP

Owensboro

CARDINAL FEDERAL SAVINGS BANK
700 Frederica St. 42301
502/684-9661 Tr$9.2 Mil
Hd: J. Norman Martin, SrVP&TO
TrOpers: Kristy Salmon
Nb: Harold Monroe

CENTRAL BANK & TRUST CO.
114 W. 3rd St. 42301
502/926-9666 Tr$68 Mil
Hd: Conrad J. Greicar, SrVP&TO
PersTr: Nell Mittchell, AsstVP&TO
TrInv: C. Robert Modys, SrVP&TO
TrOpers: Sandy Travis

CITIZENS STATE BANK
P.O. Box 886 42302
502/926-5785 Tr$75 Mil
Hd: John P. Beckett, Jr., 1stSrVP&TO
TrInv: Robert E. Wagner, VP&TO
PersTr,CorpTr: Betty D. Girten, TO
EmplBenAdmin: Judith A. Hines, AsstVP&TO
Nb: R. Alan Hamilton, AsstVP&TO

OWENSBORO NATIONAL BANK
P.O. Box 787 42301
502/926-3232 Tr$210 Mil
Hd: Ronald D. Shepherd, SrVP&TO
PersTr: Charlie D. Mitchell, SrVP&ExecTO
Nina Stamper, AsstVP&TO
EmplBen,TrOpers,PenTr: Patty Drury, VP&TO
ASSET MANAGEMENT DIVISION
FP: Walter H. Smith, 1stSrVP

Owenton

PEOPLES BANK & TRUST CO.
P.O. Box 8 40359
502/484-3466 Tr/u$1 Mil
Hd: Sue Gaines, TO

Paducah

CITIZENS BANK & TRUST CO.
P.O. Box 2400 42002-2400
502/575-5100 Tr$200 Mil
Hd,TrInv: J. Russell Ogden, CFA&SrVP
Hd,CorpTr,EmplBen: Richard L. Throgmorton, VP
PersTr: Jacque Moran, VP
ComTrF,TrOpers: Kathaleen Wyatt, AsstTO&TOpO
Dale Hancock, CFA,AsstVP&TrIO

PADUCAH BANK & TRUST CO.
P.O. Box 2600 42002-2600
502/443-6423 Tr/u$1 Mil
Hd: Janis H. Phillips, VP&TO

PEOPLES FIRST NATIONAL BANK & TRUST CO.
P.O. Box 1920 42001
502/444-6371 Tr$180 Mil
Hd: A. Howard Arant, SrVP&TO
Michael Gish, VP&TO
TrOpers: Mindi Whitworth, TOpO
TrInv: Wells Heath, III
Ricky Darnell, TO
Eileen Duobinis-Gray, TO
Ronnie Reeves, AsstTO

Paintsville

CITIZENS NATIONAL BANK
P.O. Box 1488 41240
606/789-4001 Tr$7.114 Mil
Hd,PersTr,CorpTr: Dennis T. Dorton, Pres&TO
PersTr,CorpTr,TrInv,EmplBen,TrOpers,Nb,TDP: Toni C. Spradlin, VP&TO

FIRST NATIONAL BANK
P.O. Box 710 41240
606/789-2111
Hd: Robert L. Bayes, Pres&TO

Paris

BOURBON AGRICULTURAL DEPOSIT BANK & TRUST CO.
P.O. Box 157 40361
606/987-1795 Tr$23 Mil
Hd: Mark Walls, AsstVP&TO
TrOpers: Judy Taylor, TOpO

Pikeville

THE FIRST NATIONAL BANK OF PIKEVILLE
P.O. Box 1002 41501
606/437-6247
Hd: Robert Page, AsstVP&TO

PIKEVILLE NATIONAL BANK & TRUST CO.
P.O. Box 2947 41501
606/432-1414 Tr$7.5 Mil
Hd: Burlin Coleman, ChmBd
Lonnie K. Osborne, TO

Prestonsburg

THE BANK JOSEPHINE
P.O. Box 471 41653
606/886-4000
Hd: O. Sam Blankenship, Pres&TO

Princeton

FARMERS BANK & TRUST CO.
P.O. Box 559 42445
502/365-5526 Tr$7.3 Mil
Hd: James R. Kevil, VP&TO

FIRST BANK & TRUST CO.
P.O. Box 379 42445
502/365-3545 Tr$2.954 Mil
Hd: Kenneth E. Cox, Pres&CEO
Danny H. Patton, VP&TO
Nancy Wynn, AsstVP&AsstTO

Richmond

CITIZENS FIDELITY BANK & TRUST MADISON COUNTY
P.O. Box 8 40475
606/623-2747 Tr$10 Mil
Max Smith, Pres
William C. Parks, VP&TO

STATE BANK & TRUST CO.
P.O. Box 38 40475
606/623-2884 Tr$14.7 Mil
Hd,CorpTr,Nb: H. Thomas Tudor, SrVP&TO

Shelbyville

CITIZENS UNION BANK
P.O. Box 189 40065
502/633-4450 Tr/u$1 Mil
Hd: Ellen Wilson, TO

LIBERTY NATIONAL BANK OF SHELBYVILLE
P.O. Box 187 40066-0187
502/633-4856
Hd: Ruby Conn, Pres
Fred Catlett, VP

Somerset

FIRST AND FARMERS BANK
P.O. Box 820 42501
606/679-7451 Tr$14 Mil
Hd: John D. Clarke, TO
Vickie Godsey, AsstTO

Sturgis

FARMERS STATE BANK
P.O. Box 307 42459
502/333-4101 Tr$1.5 Mil
Hd: Garland Certain, Pres&TO
Ruth Conway, VP&AsstTO

Versailles

WOODFORD BANK & TRUST CO.
101 N. Main St. 40383
606/873-3131 Tr$21 Mil
Hd: L. D. Sweazy, Chm&CEO

Williamstown

BANK OF WILLIAMSTOWN
203-205 S. Main St. 41097
606/824-4436 Tr/u$1.6 Mil
Hd: Jerome A. Griessmann, ExecVP&CEO

Winchester

CITIZENS FIDELITY BANK & TRUST CO.-WINCHESTER
P.O. Box 216 40391
606/744-1161 Tr$10 Mil
William C. Parks, VP&TO

CLARK COUNTY BANK, INC.
24 W. Lexington Ave. 40391
606/744-1632 Tr$3.6 Mil
Hd,Nb: William H. Hodgkin, Pres
TrInv: Nina M. Tyler, VP&TO
TDP: Deborah T. Jones

LOUISIANA

Alexandria

HIBERNIA NATIONAL BANK
P.O. Drawer 1030 71309
318/487-2186
(Branch of New Orleans)
BusDev: David L. Marsh, AsstVP&TO
PersTr: Kelly Ducote, AsstTO
CorpTr: Rene P. Chappelle, AsstTO

RAPIDES BANK & TRUST CO.
P.O. Box 31 71309
318/487-2446 Tr$45 Mil
Hd: Edward L. Crump, Jr., VP&TO
TrAdm: Joey Descant, III, VP&TO
TrOpers: Gayle Bishop, TO

SECURITY FIRST NATIONAL BANK
P.O. Box 231 71309
318/445-4531
Hd: Henry E. Blake, VChm&TO

★ Baton Rouge

AMERICAN BANK & TRUST CO.
P.O. Box 591 70821
504/346-6327 Tr$131 Mil
Hd,TrInv,Nb: Irwin Phelps, SrVP
PersTr: Diane Hoffman, VP&TO
TrOpers: Kim Harrell, AsstTO

CITY NATIONAL BANK
445 North Blvd., P.O. Drawer 1231 70821
504/387-2151 Tr$108.2 Mil
Hd: John S. Hancock, Jr., SrVP&TO
Nb: William G. Perkins
PersTr: Ouida Powell, AsstVP&TO

HIBERNIA NATIONAL BANK
P.O. Drawer 3597 70821
504/381-2129
(Branch of New Orleans)
TrMgr,EmplBenAdm: John D. Temple, VP&TO
PersTrAdm: Bradley D. Taylor, VP&TO
CorpTrAdm: Evelyn G. Dean, AsstVP&TO
BusDev: L. Brent Moseley, VP&TrInvO

PREMIER BANK, N.A.
P.O. Box 1511 70821
504/389-4251 Tr$4.5 Bil
(Branches in Houma, Lafayette, Lake Charles, Monroe & Shreveport)
Hd: Richard S. White, Jr., ExecVP
PersTr: Charlotte K. Ray, VP&TO
CorpTr: John S. Adkins, SrVP&TO
TrInv: Donald E. Allred, Pres, Premier InvestmentAdvisors, Inc.
EmplBen: Ed Hohenstein, VP&TO
TrOpers: T. Warren Ogden, SrVP&TO

SUNBURST BANK
P.O. Box 2710 70821
504/924-9210 Tr$70 Mil
Hd: Richard W. Petrie, Jr., SrVP&TO
PersTr,CorpTr,EmplBen: Carma Doyle, VP&TO
TrInv: Brendan B. Brosnan, TO
TrOpers: Patricia S. Albin, TOpO
TrBD: Randy W. Ransom, AsstVP&TO

Bogalusa

FIRST STATE BANK & TRUST CO.
P.O. Box 1000 70427
504/732-3633
Hd: J. H. Thornhill, Jr., SrVP&TO
EmplBen: Nathan W. Bush, VP

Bunkie

BUNKIE BANK & TRUST
P.O. Box 100 71322
318/346-2668 Tr/u$1 Mil
Hd: Lynn Bordelon, VP

Columbia

CALDWELL BANK & TRUST
P.O. Box 1749 71418
318/649-2351
Hd: R. J. Lee, Pres

Crowley

BANK OF COMMERCE & TRUST CO.
P.O. Box 246 70526
318/783-2201 Tr$1.5 Mil
Hd: Jack Lambert, Jr.

Eunice

ST. LANDRY BANK AND TRUST COMPANY
Eunice Office
101 N. 2nd St. 70535
318/457-5221
(Branch of Opelousas)
Hd: R. S. Tomlinson, Jr., Pres&ChmBd
Charles A. Richard, Jr., SrVP&Mgr
LouAnn Bradley, VP&AsstMgr
Dean Zerbe, VP&AsstMgr

Franklin

COMMERCIAL BANK & TRUST CO.
P.O. Box 575 70538
318/828-5140 Tr/u$1 Mil
Hd: Betty Veeder, VP

Hammond

CITIZENS NATIONAL BANK
201 N.W. Railroad Ave., P.O. Box 2188 70404
504/345-3545
Hd: Jack W. Gautier, ExecVP-Inv

Harahan

FIRST NATIONAL BANK OF JEFFERSON PARISH
5400 Mounes St. 70123
504/734-8034 Tr$47.9 Mil
Hd,TrInv: William W. Laurendine, III, SrVP&TO
PersTr: Joyce B. Smith, TO
CorpTr,EmplBen,Nb: John T. Trotter
TrOpers: Leslie Santalucito, TO

Haynesville

THE PLANTERS BANK & TRUST CO. OF CLAIBORNE PARISH
P.O. Box 151 71038
318/624-1515
Hd: Ralph Williams, Pres

Houma

FIRST NATIONAL BANK
P.O. Box 6096 70360
504/868-1660 Tr$210 Mil
Nb: F. Dixon Lewis, IO

PREMIER BANK, N.A.
South LA Region
720 E. Main St. 70360
504/876-7800
(Branch of Baton Rouge)
Hd: Jules Ellender, VP&TO

Jennings

JEFF DAVIS BANK & TRUST CO.
P.O. Box 820 70546
318/824-3424 Tr$4 Mil
Hd: Jeff Boudreaux, Pres
PersTr,CorpTr,TrInv,Nb: Frederick F. Huber, TO

Lafayette

FIRST NATIONAL BANK
P.O. Box 90-F 70509
318/265-3442 Tr$33.6 Mil
Hd,Nb: John C. Wagnon, ExecVP&TO
TrOpers,TDP: Jerry W. Reynolds, VP&TO

PREMIER BANK, N.A.
Lafayette Region
200 W. Congress St. 70501
(Branch of Baton Rouge)
Richard C. Byrd, VP&TO

Lake Charles

THE CALCASIEU-MARINE NATIONAL BANK
P.O. Box 3403 70602
318/494-3319 Tr/o$25 Mil
Hd,PersTr: Allain Davidson, VP&TO
CorpTr: Ronald P. Roan, AsstVP&TO
EmplBen: Kevin S. Rodgers, TrAdmO
Nb: Frederick M. Lee, VP&TO

FIRST NATIONAL BANK
P.O. Box 1889 70602
318/477-7630 Tr$55 Mil
Hd,Nb: Charles B. Verrette, VP&TO
CtyMgr: Stephen T. Becnel, VP

LAKESIDE NATIONAL BANK
P.O. Box 1268 70602
318/494-4301 Tr/o$45 Mil
Hd: Andrew J. Betz, SrVP&TO
TrOpers: Julie Fewell, AsstTO

PREMIER BANK, N.A.
Lake Charles Region
825 Ryan St. 70601
318/493-3256
(Branch of Baton Rouge)
Hd: Charles S. Ware, SrVP&TO

Leesville

MERCHANTS & FARMERS BANK & TRUST CO.
P.O. Box 1151 71496-1151
318/239-6504 Tr$1 Mil
Hd: W. E. Droddy, TO

Mandeville

HIBERNIA NATIONAL BANK
P.O. Box 808 (Covington) 70434
504/624-4234
(Branch of New Orleans)
PersTr: Darrell Studdard, AsstTO

Metairie

JEFFERSON GUARANTY BANK
Trust Department - Ste. 301
3525 N. Causeway Blvd. 70002
504/838-4557 Tr$36 Mil
Hd,CorpTr: Nicholas J. Compagno, Jr., VP&TO
PersTr: Keith M. Jacomine, TO
EmplBen: Valerie W. Truax, TO
TrOpers: Harold F. Keneker, Jr., VP&TO

Minden

MINDEN BANK & TRUST CO.
P.O. Box 400 71055
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Hd: Jack Byrd, Pres
TrOpers: Martha H. Alexander, TO

PEOPLES BANK & TRUST CO.
P.O. Box 340 71058-0340
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Monroe

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P.O. Box 4928 71211
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Hd: Edward F. Wheland, II, SrVP&TO
PersTr: Walter E. Busby, VP&TO
EmplBen: Jo Ann Pickering, AsstTO
TrOpers: Diana Fontana, TOpO
TrInv: Dean Mailhes, TrInvO

FIRST AMERICAN BANK & TRUST OF LOUISIANA
P.O. Box 7232 71211
318/362-8233 Tr$212 Mil
Hd: William W. Keith, SrVP&TO
Bruce F. Jones, VP&TO

FIRST NATIONAL BANK OF GREATER MONROE
500 Natchitoches P.O. Box 487 71294-0487
318/387-8330
Hd,TrInv,EmplBen,TrOpers:
J. Herbert Boystun, Pres&CEO
PersTr,CorpTr,ComTrF,Nb: Ford Jacka, VP&AsstTO

PREMIER BANK, N.A.
Monroe Region
130 DeSiard 71201
318/362-7576
(Branch of Baton Rouge)
Hd: William C. Staab, VP&TO

Natchitoches

EXCHANGE BANK & TRUST CO.
P.O. Box 446 71458-0446
318/352-8141 Tr$2 Mil
Hd: Pat Henry

New Iberia

THE NEW IBERIA BANK
P.O. Box 11240 70562-1240
318/365-6761
Hd: J. O. Broussard, ExecVP

LOUISIANA (Cont'd)

New Orleans

AMERICAN BANK & TRUST CO.
200 Carondelet St. 70130
504/569-0412 Tr$60 Mil
Hd: Linda E. Kern, VP&TO
PersTr,EmplBen: James M. Leeper, VP&TO
TrOpers: Janice L. St. Philip

FIRST NATIONAL BANK OF COMMERCE
210 Baronne St. 70112
504/561-1606 Tr$540 Mil
Hd: W. Shiles McCord, ExecVP&TO
PersTr: Henry G. McCall, II, VP&TO
CorpTr: James P. Conner, VP&TO
TrInv: John C. Portwood, SrVP&TO
EmplBen: Samuel Whichard, VP&TO
TrOpers: Michael J. Guidry, VP&TO
Nb: Richard T. Hill, VP&TO

HIBERNIA NATIONAL BANK
P.O. Box 61540 70161
504/586-5531 Tr$2.65 Bil
(Branches in Alexandria, Baton Rouge, Mandeville & Shreveport)
Mgr: Rodney J. Abele, Jr., ExecVP&Mgr
TrAdmMgr: James W. Byron, Jr., VP&TrInvO
TrInvMgr: Robert L. Rust, VP&TrInvO
CorpTrMgr: Kenneth A. Rains, VP&TO
BusDevMgr: Pierre F. Lapeyre, VP&TO
LglMgr: Z. Geoff Bujalski, VP&TO
TrOpersMgr: David L. Sadler, VP&TO
EmplBenMgr: Ben Byers, VP&TO
PersTrMgr: Hal C. Reed, VP&TO
CorpTr,N.O.: J. Critington Lorio, VP&TO
BusDevEmplBen,N.O.: William J. Kearney, III, VP&TO

WHITNEY NATIONAL BANK OF NEW ORLEANS
228 St. Charles Ave. 70130
504/586-7272 Tr$90 Mil
Hd: Peyton E. Bruns, VP&TO
Nb: Robert G. Beaumont, VP&TO
TrInv: Felix Jackson, VP&TO
EmplBen: Edward J. Welsch, AsstTO

Opelousas

FIRST NATIONAL BANK OF ST. LANDRY PARISH
P.O. Drawer E 70571
318/942-5752 Tr$623
Hd,TrOpers: Robert Bacon, ExecVP&ChOpO/Tr
PersTr,EmplBen,Nb: Malcolm Donner, SrVP&CFO
Planters Branch:
110 E. Bellevue 70570
318/942-5752
Malcolm Donner, SrVP&CFO

ST. LANDRY BANK & TRUST CO.
P.O. Box 110 70570
318/942-7516
(Branches in Eunice & Port Barre)
Hd: R. S. Tomlinson, Jr., Pres&ChmBd
Marjorie Fa-Kouri, VP,Csh&TO

Plaquemine

CITIZENS BANK & TRUST CO.
P.O. Box 659 70764
504/687-3576 Tr/u$2 Mil
Hd: E. B. Middleton, Pres&CEO

Port Barre

ST. LANDRY BANK AND TRUST COMPANY
Canal at Saizan Ave.
(Branch of Opelousas)
318/585-7659
Hd: R. S. Tomlinson, Jr., Pres&ChmBd
Marjorie Fa-Kouri, VP,Csh&TO

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RUSTON STATE BANK & TRUST CO.
107 N. Trenton St. 71270
318/251-4650 Tr$30 Mil
Hd: Kyle McDonald, VP&TO
PersTr: Susan Hammond, PersTrAdm
TrInv: James F. Crank, SrIO
EmplBen: Robbie Grider, TxAdm
TrOpers: Nelda Bender, TOpMgr
Nb: Ann Marie Mills, TrAdm

St. Francisville

BANK OF COMMERCE & TRUST CO.
P.O. Drawer 520 70775
504/635-3391 Tr/o$1 Mil
Hd: Eloise Cutrer, Csh&TO

St. Martinville

ST. MARTIN BANK & TRUST
P.O. Box 199 70582
318/394-6242 Tr/u$1 Mil
Hd: Larry J. Comeaux
Lena O. Fuselier, AsstTO

Shreveport

AMERICAN BANK & TRUST CO.
401 Market, Ste. 100 71101
318/221-0693 Tr$10 Mil
Hd: Jan M. Foster, TO

COMMERCIAL NATIONAL BANK
P.O. Box 21119 71152
318/429-1715 Tr~~$473 Mil~~
Hd: David H. Nordyke, SrVP&TO
PersTr: Terry M. Gaston, VP&TO
CorpTr: Richard G. McBroom, VP&TO
EmplBen: Stephen A. Boose, VP&TO
TrInv: R. E. Lindquist, VP&TO
Nb: John W. Hurst, TO

HIBERNIA NATIONAL BANK
P.O. Box 2148 71166
318/674-3790
(Branch of New Orleans)
TrMgr: David E. Tyrone, VP&TO
BusDev: Arthur R. Carmody, III, VP&TO
EmplBenAdm: Phillip L. Pounds, TO
PersTrAdm: Myra Pharis, AsstTO

PREMIER BANK, N.A.
Shreveport Region
P.O. Box 21116 71154
318/226-2211
(Branch of Baton Rouge)
Paul E. Hicks, VP&TO

Springhill

SPRINGHILL BANK & TRUST
124 N. Main St. 71075
318/539-3535 Tr/u$1 Mil
Hd: Roy M. Fish, Pres
PersTr,EmplBen: Esther K. Cochran, AsstTO

Vidalia

CONCORDIA BANK & TRUST CO.
P.O. Box 518 71373
318/336-5259 Tr/u$1 Mil
Hd: Travis Gore, Pres&CEO

West Monroe

FIRST NATIONAL BANK OF GREATER MONROE
500 Natchitoches 71294-0487
318/387-8330
Hd,TrInv,EmplBen,TrOpers:
J. Herbert Boydstun, Pres&CEO
PersTr,CorpTr,ComTrF,Nb: Beuford G. Jacka, Jr., AsstTO

Winnsboro

WINNSBORO STATE BANK & TRUST CO.
P.O. Box 880 71295
318/435-7535
Hd: Ray Prickett, ExecVP&TO

MAINE

★Augusta

KEY TRUST COMPANY OF MAINE
286 Water St. 04330
207/623-5660
(Branch of Portland)
TrInv: Frank Lawrence, VP&TrInvO
PersTr: Bruce Stockford, VP&TO
EmplBen: Cathe C. Morrill, PenO

Bangor

CASCO NORTHERN BANK, N.A.
21 Main St. 04401
207/947-0136
(Branch of Portland)
Michael Metigue, TO

FLEET BANK OF MAINE
Merrill Center, Exchange St. 04401
207/941-6050 Tr$1.1 Bil
(Branches in Lewistown, Portland, Sanford & Waterville)
Hd: John C. McGinn, SrExecVP
PersTr: Donald Roux, SrVP
CorpTr,TrOpers: Richard E. Steckel, SrVP
TrInv,ComTrF: J. Edward Klisiewicz, SrVP
EmplBen: R. Paul Pasquine, SrVP
Nb: Peter Simmons, TO
TDP: Jacqueline A. Bouchey

KEY TRUST COMPANY OF MAINE
23 Water St. 04401
207/945-0618
(Branch of Portland)
Nb,Adm: Paul J. Morrow, TO

MAINE NATIONAL BANK
(Bank of New England)
1 Merchants Plaza
P.O. Box 925 04401
207/942-4801
(Branch of Portland)
Hd,EmplBen: Mark L. Cuneo, VP
PersTr: Richard S. Douglas, VP
Nb: Michael Cutler, AsstVP

UNITED BANK
2 Hammond St., P.O. Box D 04401
207/942-5263 Tr$32 Mil
Robert M. Parker, Jr., AsstVP&TO
Nb: Daniel B. Priestley, TO
Susan L. Kenney, AsstTO
TrOpers: Deanna S. Condon
Shari L. McLain

Bar Harbor

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82 Main St. 04609
207/288-3314 Tr$106.334 Mil
(Branch in Ellsworth)
Hd: Dwight L. Eaton, VP&TO
PersTr: Geddes W. Simpson, Jr., TO
Faye A. Geel, AsstTO
TrInv: Dennis H. Carr, TrInvO
TrOpers: Charlene H. Tibbetts, TOpO
Nb: Anne C. Gibson, AsstVP

FIRST NATIONAL BANK
P.O. Box A 04609
207/288-5391 Tr$30 Mil
Hd: Richard S. Libby, VP&TO
PersTr: Julian S. White, VP&TO
TrOpers: Jean H. Kief, AsstTO

Biddeford

PEPPERELL TRUST CO.
P.O. Box 448 04005
207/282-4121
Mary K. Shaw, ChmBd&CEO
George E. Brickates, Pres
Charles Antonacos, TO

Caribou

MAINE NATIONAL BANK
(Bank of New England)
Downtown Shopping Mall
P.O. Box 607 04736
207/496-3871
(Branch of Portland)
Hd: Richard E. Wing, AsstVP&TO

Damariscotta

FIRST NATIONAL BANK
P.O. Box 940 04543
207/563-3195 Tr$23.7 Mil
Hd: Henry V. Pelton, VP&TO
TrOpers: Nora A. Cyr, TOpO

Ellsworth

BAR HARBOR BANKING & TRUST CO.
137 High St. 04605
207/667-9314
(Branch of Bar Harbor)
Anne C. Gibson, AsstVP

UNION TRUST COMPANY OF ELLSWORTH
P.O. Box 479 04605
207/667-2504 Tr$24 Mil
Hd: William S. Clark, VP&TO

Lewiston

FLEET BANK OF MAINE
35 Ash St. 04240
207/795-8600
(Branch of Bangor)
Hd: Corinne O. McIntosh, VP

Livermore Falls

LIVERMORE FALLS TRUST CO.
P.O. Drawer A 04254
207/897-3491 Tr$3 Mil
Hd: L. Gary Knight, TO
Melvin L. Newendyke, AsstTO

Portland

CASCO NORTHERN BANK N.A.
One Monument Sq. 04101
207/774-8221 Tr$950 Mil
(Branches in Bangor & Presque Isle)
Hd: Frank H. Parker, ExecVP
Hd,Admin,Opers: A. Peter Babyak, SrVP
TrInv,ComTrF: Mike Weber, VP
PersTr: Frank Kemna, VP&TO
CorpTr: Janet Folkers, TO
EmplBen: Stuart H. Goodwin, VP
TrOpers: Margaret Swoboda, VP
Nb: Charles S. Probert, VP

FLEET BANK
One City Center, P.O. Box 17537 04101
207/874-5010
(Branch of Bangor)
Hd: Donald Roux, SrVP

KEY TRUST COMPANY OF MAINE
One Canal Plaza 04112
207/874-7111 Tr$1 Bil
(Branches in Augusta & Bangor)
Hd: William M. Hunter, II, Pres&CEO
PersTr: Theodore B. Wordon, VP&TO
CorpTr: Jeffrey M. Van Fleet, SrVP&TO
TrOpers: Martha C. Snider, VP
Nb: Gary L. Robinson, VP
Dennis B. Mitchell, AsstVP&TO

MAINE NATIONAL BANK
(Bank of New England)
400 Congress St., P.O. Box 3555 04104
207/775-1000
(Branches in Bangor and Caribou)
TRUST DEPT.
Hd,PersTr: Mary E. McGushin, SrVP
CorpTr: David C. MacNichol, VP
TrInv,ComTrF: Stephen D. Poulos, VP
EmplBen: Michael W. Wyman, VP
TrOpers: Donald W. Smith, VP
Nb: George F. Pennington, VP

Presque Isle

CASCO NORTHERN BANK
P.O. Box 1029 04769
207/769-2211
(Branch of Portland)
Hd: Brent K. Jepson, VP

KEY BANK OF MAINE
Northern Division
P.O. Box 847 04769
207/764-6650
Hd: David I. Dorsey, VChm

Sanford

FLEET BANK
Mill Square 04073
207/324-2202, Ext. 268
(Branch of Bangor)
Hd: William D. Lucas, VP

Waterville

FLEET BANK
33 Maine St. 04901
207/873-4291, Ext. 275
(Branch of Bangor)
Hd: Clarence E. Bickford, Jr., VP

MARYLAND

★Annapolis

FARMERS NATIONAL BANK
5 Church Circle 21401
301/263-2603 Tr$90 Mil
Hd,TrInv,Nb: Glenwood L. Gish, SrVP&TO
TrOpers: Joanne K. Park, TOpO
TrAdm: Cynthia A. Shreeves, TO
Linda R. Boney, Adm

Baltimore

EQUITABLE BANK, N.A.
100 S. Charles St. 21201
301/547-4088 Tr$1.2 Bil
Hd: Thomas G. Church, SrVP
Thomas J. Quirk, II, VP-LegalCompl
PersTrAdm: Richard D. Adams, VP
Est&InstitAdm: Peter M. Watts, VP
TrInv: Lee M. Seabolt, VP
EmplBenAdm: Louis Sergi, VP
CorpTr: George Hamilton, VP
Nb: H. Bradbury Foster, VP
TrOpers: Patricia Farrell, VP

FIRST NATIONAL BANK OF MARYLAND
25 S. Charles St. 21201
301/244-4602 Tr$1.4 Bil
(Branches in Cumberland and Hagerstown)
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Brian R. Mund, SrVP&TrInvO
PersSvcs: John E. Fitzgerald, VP
RE: William A. Bower, VP
CorpTr&Cust: Richard H. Bass, VP
InstitPrfolMgt: Jennifer W. Lambdin, VP
FIMgt: Paul D. Corbin, VP
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Baltimore (Cont'd)

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301/237-5900 Tr$6 Bil
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PERSONAL TRUST SERVICES
Inv: James Q. Ball, SrVP
Admin: W. Curtis Stith, SrVP
EstPlng: Richard J. Flanigan, SrVP
Mktg&SlsMgt: John R. Hornady, III, VP
INSTITUTIONAL SERVICES
InstitMktg-Cust: Alton A. Shoda, SrVP
EmplBen: James H. Clark, VP
INVESTMENT SERVICES
James D. Hardesty, ExecVP
ResSvs: Robert F. Boyd, SrVP
InstPtfolMgt: Gordon S. Van Vranken, SrVP
AssetMgt: Kimberly A. Proctor, VP
SecurTrad: William E. Conrad, VP
InstitMkt-Inv: John Wetzelberger, VP

Security Trust

SECURITY TRUST CO., N.A.
(Formerly Maryland National Bank)
2 N. Charles St., P.O. Box 995 21203
301/244-6325
(Branch of Washington, D.C.)
Hd: Walter R. Fatzinger, Jr., Pres
ASSET MANAGEMENT DIVISION
John W. Mockoviak, ExecVP&SrTO
TrInv: Terence W. Collins, ASB Capital Mgt., Inc.
PersTr: Howard M. Weiss, SrVP&TO
EmplBen: Patricia Potter, VP&TO
NbInv: Philip Cocke, VP
Nb,PersTr: G. Michael Richwine, VP
INVESTOR SERVICES DIVISION
Charles G. Cusic, Jr., ExecVP&SrTO
CorpTr: Dean T. Fisher, VP&TO
TrOpers: Leonard H. Smith, VP&TOpO
Cust: Kathy A. Jackson, SrVP&TO
Nb,Cust: Judy McCoy, VP&TO

SIGNET BANK/MARYLAND
7 St. Paul St. 21202
301/332-5000 Tr$479 Mil
Hd: Armand H. Levin, SrVP
PersTr: Stephen S. Kramer, VP
CorpTr: James D. Schiefelbein, VP
TrInv: Robert M. Hopkins, Jr., VP
EmplBen: Jay M. Neale, VP
Nb: Louis J. Rosenthal, VP

Bethesda

CRESTAR BANK MD/BETHESDA, MD
7500 Wisconsin Ave., P.O. Box 30197 20814
301/951-3028 Tr$5.5 Bil
(Branch of Richmond, VA)
Hd,PersTr,Nb: Larry O. Holland, SrVP

DOMINION BANK OF MD
7220 Wisconsin Ave. 20814
301/961-5100
Betsy Z. Cohen, ChmBd
Philip M. Comerford, Pres
Edward E. Cohen, ChmExecCom

RIGGS

THE RIGGS NATIONAL BANK OF MARYLAND
7200 Wisconsin Ave., Ste. 911 20814
301/656-6900
Hd: Frederic G. Burke, SrVP

SOVRAN BANK/MARYLAND
6610 Rockledge Dr. 20817
301/493-2902 Tr$500 Mil
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PersTr: David A. McClung, 1stVP
InstitTr: Richard H. Pittman, VP
TrInv: Camille A. Baroni, 1stVP
TrOpers: W. Dale Middleton, VP
Nb: Carl O. Brudin, Jr., 1stVP

Chevy Chase

CITIZENS BANK & TRUST CO. OF MARYLAND
14401 Sweitzer Lane 20707-2921
301/206-6240 Tr$67 Mil
Hd,TrInv,Nb: James W. Neal, VP&TO
PersTr: Wesley A. Flory, TO
EmplBen,TrOpers: Dale E. Thompson, AsstVP

Cumberland

FIRST NATIONAL BANK OF MARYLAND
71 Baltimore St. 21502
301/777-4666
(Branch of Baltimore)
Mgr: Norma Dermer, TrExec

FIRST UNITED NATIONAL BANK & TRUST
Center St. 21502
301/724-8688
(Branch of Oakland)
C. Thomas Rankin, VP&TO

LIBERTY BANK OF MARYLAND
P.O. Box 1645 21502
301/724-4100 Tr$47 Mil
TrMgr: Charles W. Judge, VP
Admin: Bruce Irons, AsstVP&TO
TrOpers: Ealnor Woods
TrTx: Chris Stoner, AsstTO

Easton

MERCANTILE-SAFE DEPOSIT & TRUST CO.
113 A Dover St., P.O. Box 1495 21601
301/822-7316
(Branch of Baltimore)
Wm. U. Hooper, Jr., VP

Frederick

FARMERS & MECHANICS NATIONAL BANK
110 Thomas Johnson Dr. 21701
301/694-4060 Tr$74 Mil
DivMgr: Patti A. Stuckey, VP
Dale D. Keyser, VP&TO
Marilyn L. Yost, TO
Jack M. Diamond, TO

Hagerstown

FIRST NATIONAL BANK OF MARYLAND
P.O. Box 419 21740
301/733-6000
(Branch of Baltimore)
Mgr: Betty J. Keedy, TrExec

HAGERSTOWN TRUST CO.
P.O. Box 189 21740
301/739-0850 Tr$85 Mil
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Gerald M. Driscoll, SrVP&TO
PersTr,EmplBen,Nb: L. Alson Bohn, VP&TO
TrOpers: Donna L. Moats, TOpO
DevRep: Melanie C. Regner, TDO

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SECURITY TRUST CO., N.A.
2328 W. Joppa Rd., Ste. 101 21093
301/821-1201
(Branch of Washington, D.C.)
David W. Britton, AsstVP

Oakland

FIRST UNITED NATIONAL BANK & TRUST
19 S. Second St. 21550
301/334-9471 Tr$50.1 Mil
(Branch in Cumberland)
Hd: William B. Grant, ExecVP&SrTO
Dorothy B. Cathell, AsstVP&TO
Shirley E. Fitzwater, AsstTO
Eugene D. Helbig, Jr.

GARRETT NATIONAL BANK
46 S. Second St. 21550
301/334-9483
David M. Nordeck, TO
Susan B. Parsons, AsstTO

Rockville

SECURITY TRUST CO. N.A.
6100 Executive Blvd. 20852
301/770-9350
(Branch of Washington, D.C.)
David A. Malone, AsstVP

Westminster

CARROLL COUNTY BANK & TRUST CO.
45 W. Main St. 21157
301/848-8100 Ext. 220 Tr$56 Mil
Hd: William J. Gering, SrVP&TO
TrInv: Thelma M. Voelker, VP&SrIO
Nb: Lucy B. Henson, VP

Williamsport

WASHINGTON COUNTY NATIONAL BANK
P.O. Box 378 21795
301/223-7600 Tr/u$1 Mil
Hd: E. L. Hose, VP&TO

MASSACHUSETTS

Amherst

SHAWMUT BANK OF HAMPSHIRE COUNTY, N.A.
11 Amity St. 01004
413/256-8511 Tr$150 Mil
Hd,PersTr: Margaret J. Mallalieu, VP&TO
PersTr: L. Mainville, TO
Nb: Lorraine Hart, AsstVP&TO
EstSettlmt: Alexander Gagnon, TO

Andover

BANK OF NEW ENGLAND NORTH, N.A.
12 Haverhill St. 01810
508/470-2776
Hd: Joan Charron Reis, VP

BAYBANK MERRIMACK VALLEY, N.A.
23 Main St. 01810
508/475-3620 Tr$4.317 Mil
Karen H. Carpenter, Pres

Attleboro

DURFEE ATTLEBORO BANK
8 N. Main St. 02703
617/222-6100
(Branch of Fall River)
Robert J. Wilke, VP
Barbara M. Pelletier, IO

PAWTUCKET TRUST COMPANY
16 Park St. 02703
508/222-2555
(Branch of Pawtucket, RI)
Susan L. Sartini, TO

SHAWMUT BANK, N.A.
19 Park St. 02703
508/222-7191 Tr$125 Mil
Hd: Edward M. Queenan, VP&TO
Nb: Daniel J. Henderson, Jr., AsstVP
TrAdm: Adriana M. Raposo, VP

Beverly

BEVERLY NATIONAL BANK
240 Cabot St. 01915
508/922-2100 Tr$50 Mil
Hd: James E. Rich, Jr., SrTO
TrOpers: Margaret L. Desantis, AsstTO
Nb: James C. Craft, TO

★Boston

BANK OF BOSTON

BANK OF BOSTON
Investment Management & Personal Trust Division
100 Federal St. 02110
617/434-2102
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PersTr: Robert H. Frey, Dir
E. G. Riley, Jr., Pres, Eagle Investment Associates

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P.O. Box 2197 02106-9806
617/742-4000
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TrOpers: E. Seavey Bowdoin, Jr., SrVP
PvtBnkg,PersFinSvcs: J. David Officer, SrVP
ChIO,FIMgmt: Charles H. Montford, SrVP
InvCoun: William F. Dwyer, VP
InvRes: L. Richard Wenzel, VP
AdmMgr: James D. Renger, SrVP
S/sPersFinSvcs: Paul M. Kochis, SrVP
SrPtfolOff: Frederick L Worcester, VP
CONSTITUTIONAL CAPITAL MANAGEMENT CO.
Alexander M. Colby, SrVP
David Lindsay, SrVP
FinInstit: Francis E. Hassey, SrVP

BAYBANK BOSTON
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617/482-1040
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Richard F. Pollard, Pres
Richard J. Redick, MngDir&COO
L. Sumner Hopkins, II, ExecVP
InvRes: Lawrence R. Kimball, SrVP

BOSTON SAFE DEPOSIT AND TRUST COMPANY
One Boston Place 02108
617/722-7000 Tr$3.875 Bil
(Trust Branches in Los Angeles, Newport Beach, Palo Alto & San Francisco, CA & New York, NY)
Hd,PersTr,TrInv: Neil W. Plass, SrVP
ComTrF,EmplBen: David Walsh, VP
TrOpers,TDP: Jean C. Tempel, ExecVP
Nb: Kevin O'Shea, VP

FIDUCIARY TRUST CO.
175 Federal St. 02110
617/482-5270
H. Gilman Nichols, Pres

INVESTORS BANK & TRUST CO.
24 Federal St. 02110
617/482-0030 Tr$105 Mil
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EmplBen: Aleta Preer
TrOpers: Henry J. Galas, VP
Nb: John S. Goldthwait, VP&TO
TDP: Michael A. DiPasquale, VP

THE MASSACHUSETTS CO., INC.
99 High St. 02110
617/338-3200 Tr$160 Mil
Hd,PersTr,TrOpers: Maurice F. Lesses, SrVP&TO
TrInv: Philip M. Byrne

SHAWMUT BANK N.A.
One Federal St. 02211
617/292-2000 Tr$2.2 Bil
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MktgMgr: Peter A. Wilson, SrVP
PersTr,ComTrF: Nicholas S. F. Carter, SrVP
CorpTr: Max Goldsmith, VP
TrInv: George B. Watts, Jr., VP
EmplBen: Joel H. Goober, VP
TrOpers: David M. Goldsholl, SrVP
Nb: James D. Henderson, VP

STATE STREET BANK & TRUST CO.
225 Franklin St. 02101
617/786-3000 Tr$35 Bil
PersTr: S. Walker Merrill, Jr., SrVP
CorpTr: Charles J. Kelly, ExecVP
TrInv: Brenton H. Dickson, IV, SrVP
Nicholas A. Lopardo, SrVP

UNITED STATES TRUST CO.
40 Court St. 02108
617/726-7250 Tr$1.1 Bil
Hd: Domenic Colasacco, ExecVP
PersTr: David Drollett, VP&TO
TrInv: Robert Zevin, VP&Econ
Robert Lincoln, VP
Lawrence Litvak, VP
Stephen Moody, VP
Linda Berkel, AsstVP
Lucia Santini, AsstVP

Brockton

BANK OF NEW ENGLAND-SOUTH
Trust Division
36 Main St., P.O. Box 1647 02403-1647
508/559-5907 Tr$187 Mil
(Branch in Plymouth)
Hd: Kenneth E. Rayle, VP&SrTO
PersTr: David J. McKay, TO
TrInv: Karl D. Kuell
TrOpers: Camille H. Nelson, TOpO
Taxes: Vassiliki A. Preston, TxTO
Nb,EmplBen: Warren H. Mitchell, Jr., VP&TO
Nb,PersTr: John S. Getch, SrTO

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BANK OF NEW ENGLAND, NA
1341 Beacon St. 02146
617/742-4000
Hd: Thomas M. Cattell, VP

Burlington

BAYBANK MIDDLESEX TRUST COMPANY
P.O. Box 422 01803
617/273-1700 Tr$753 Mil
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PersTr: Richard A. Morris, SrVP
EstStlmt,Tax: Joseph T. Sullivan, SrVP
EmplBen,Nb: Anthony F. Solomita, SrVP
TrOpers: Eugene A. Ferreira, VP
Cust: Eugene J. Durgin, Jr., SrVP

Cambridge

BAYBANK HARVARD TRUST
P.O. Box 300T 02139
617/661-3300 Tr$400 Mil
Hd: L. D. Sheldon, VP&TO

CAMBRIDGE TRUST CO.
1336 Massachusetts Ave. 02138
617/876-5500 Tr$225 Mil
Hd,PersTr: Edgar Crocker, SrVP
PersTr: Arthur H. Veasey, VP
TrInv: Herbert A. Kardon
ComTrF: Roger Almeida
TrOpers: Judy E. Wonson
Nb: Charles C. Ives, VP

Chestnut Hill

UNIVERSITY BANK & TRUST COMPANY
232 Boylston St. 02167
617/332-8850 Tr$100 Mil
Hd: Frederick W. Schultz, III, SrVP
TrOpers: Jean O'Rourke, VP
Nb: Peter J. Riley, VP

Dedham

BAYBANK NORFOLK TRUST
P.O. Box 540 02026
617/329-3700 Tr$100.625 Mil
Hd: Wendy Barker, VP&TO
Admin: George H. Davidson, Jr., VP&TO
Nb: C. Edward Dinaro, AsstVP&TO

Fall River

BANK OF NEW ENGLAND-SOUTH, N.A.
55 N. Main St. 02720
617/677-6253
(Affiliate Office)
Mgr: Rita A. Verespy, PvtBnkgO

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10 N. Main St. 02722
617/679-8311 Tr$240 Mil
(Branch in Attleboro)
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Nb: Edward C. Taft, VP
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ComTrF,EmplBen: William I. Bogle, TO
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Tr'nv: George S. Kohler, IO
Nb: Jane E. Paine, TO

Fitchburg

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508/343-6406 Tr$198 Mil
(Branch in Worcester)
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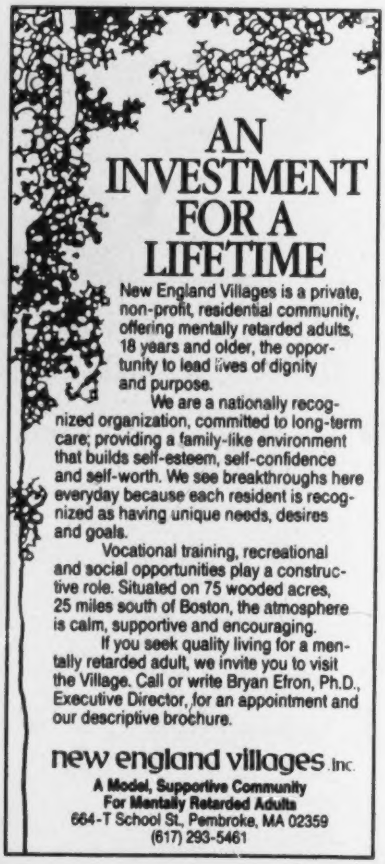
TrOpers: Timothy O'Malley, TOpO
PersTr: Peter Armbruster, AsstVP&TO
K. Jean Murray, TO
TrInv: Joseph Giovino, VP&TrInvO
James Hohman, AsstVP&TrInvO
Elaine Cassels, AsstTrInvO

Foxboro

FOXBORO NATIONAL BANK
P.O. Box 31 02035
508/543-6321 Tr$1 Mil
Hd: Bristol Crocker

Framingham

SHAWMUT BANK
5 Whittier St. 01701
617/620-3056 Tr$89 Mil
Hd: Matthew Lieber, AsstVP
PersTr: Claire C. Morrissey, AsstTO



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(Branch of Peabody)
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Greenfield

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413/772-0281
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(Investment Services Div.)
324 Main St., P.O. Box 671 01302
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Nb: Lorraine Hart, TO

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PersTr: Lucille Mainville, TO

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BANK OF NEW ENGLAND-SOUTH
1582 Route 132 02601
508/775-0925
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508/394-1300 Tr$242 Mil
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PersTr: Stuart J. Nickerson, VP&SrTO
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Tx: Richard Bussiere, VP&SrTO
TrOpers: Patricia Auger, VP&SrTO
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617/356-4361 Tr$35 Mil
(Branches in Essex, Gloucester, Magnolia & Ronley)
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TrOpers: Ginger Cooke

Lawrence

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TrInv: Robert O'Brien, AsstVP&TrInvO
EmplBen: Philip Welsher, VP

Lowell

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TrOpers: John R. McGovern, AsstVP&TO
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Susan K. Salton, AsstVP

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MALDEN TRUST CO.
94 Pleasant St. 02148
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TrOpers: Richard L. Ruble, TO
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Marblehead

NATIONAL GRAND BANK
91 Pleasant St. 01945
617/631-6000 Tr$2.6 Mil
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PersTr,TrInv,TrOpers,Nb: Mary C. Williams, AsstTO

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MIDDLEBOROUGH TRUST CO.
10 John Glass, Jr. Square, P.O. Box 151 02346
617/947-1313 Tr$3.698 Mil
W. F. Washburn, Chm
Hd: James M. Irving, Pres&TO
TrOpers: W. Warren Tharion, Treas&TO

Nantucket

THE FIRST NATIONAL BANK OF BOSTON
Trust Representative Office
60 Main St. 02554
508/228-3196
PersTr: William R. Blair, Mgr

New Bedford

BAYBANK SOUTHEAST, N.A.
95 William St. 02740
617/997-6161 Tr$158.5 Mil
Hd: L. Howard Carl, Jr., VP&SrTO
PersTrSvcs: Alex Grassanovich
CorpTr,BD: Christian D. McVey, TO

SHAWMUT BANK, N.A.
545 Pleasant St., P.O. Box C-906 02741
508/991-2790
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PersTr: Virginia A, Souza, AsstTO
Susan L. DeGrazia, AsstTO
TrInv: Donald W. Barr, AsstVP
Nb: Lester J. Jackson, VP

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617/465-5555 Tr/u$2 Mil
John B. Rice, Pres&TO
David S. Outhouse, SrVP

Orleans

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508/255-0320
(Branch of Hyannis)
Hd: Joseph P. Williams, VP&SrTO

SHAWMUT BANK, N.A.
P.O. Box 130 02653
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Thomas Rowland, AsstVP
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Trust Division
4 North St., P.O. Box 3385 02361
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(Branch of Brockton)
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Quincy

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617/984-2301
Hd: Kenneth E. Rayle, VP&TO
Nb: Robert L. DiTullio

SOUTH SHORE BANK
1400 Hancock St. 02269
617/847-3100 Tr$400 Mil
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TrInv: R. Richard Wilson, VP&IO
TrAdm,Nb: John N. Field, VP&TO
EmplBen: Richard Pitts, TO

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ROCKLAND TRUST CO.
288 Union St. 02370
617/878-6100 Tr$107 Mil
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Nb: Louis B. Dovner, 1stVP
TrInv: Freeman H. Osgood, VP&SrTO
TrOpers: Richard LaCivita, VP&TO
PersTr,EmplBen: Sandra L. Sevigney, VP&TO
PersTr: Donna M. Driscoll, VP&TO

Salem

EASTERN BANK & TRUST CO.
217 Essex St. 01970
617/598-7710 Tr$240 Mil
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Gary A. Peterson, VP
Richard F. Moore, VP
Edward J. Michon, TrInvO
Paul Anderson, Jr., VP
Rose Grant, TrInvO
Jacqueline Rathe, TOpO
Nb: Raymond Brearey, VP

Springfield

BANK OF NEW ENGLAND-WEST,N.A.
P.O. Box 9003 01101
413/787-8700 Tr$861 Mil
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PersTr: Thomas H. Heywood, VP
TrInv: Paul W. Mackasek, CFA, VP
PvtBkg: Dorothy S. Burke, VP
EmplBen: Michael Hirshberg, VP

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413/781-7575 Tr$324 Mil
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Suzanne Renault-Morgan, AsstVP
TrSvcs: Constance R. Fritsch, VP
TrInv: John Dialessi, VP
Patricia F. Bender, IO
EstSttlmt: Joan S. Nolan, VP
Nb: William H. Caruana, VP
EmplBen: James E. Christian, VP
Katherine F. Marsh, VP

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1350 Main St. 01103
413/787-0000
(Affiliate of The First National Bank of Boston)
Nb: Thomas W. Barney, VP
Sandra Reynolds, SectMgr

MULTIBANK NATIONAL OF WESTERN MASSACHUSETTS
1666 Main St., P.O. Box 1489 01101
413/739-7201 Tr$18 Mil
Hd: Clifford Kindred, VP&TrMgr
la P. Mokritski, TO-Admin

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TrAdmin: Richard J. Driscoll, VP&TO
TrInv: Robert R. Humberston, VP&IO
EmplBen: Bruce C. White, AsstVP
TrOpers: Ronald A. Chaisson, TOpO
Nb: Christopher R. Gagne, AsstVP

Vineyard Haven

MARTHA'S VINEYARD NATIONAL BANK
Main St. 02568
617/693-9400 Tr$32 Mil
Hd: Robert Kelly, VP
PersTr,TrInv: H. Paul Ryan, SrTO

Waltham

GUARANTY-FIRST TRUST CO.
600 Main St., P.O. Box 339 02154
617/899-2100 Tr$7.066 Mil
Hd: Thomas W. Sullivan, VP&TO
CorpTr,TrOpers,EmplBen: Thomas J. Bouchard
AsstTreas&AsstTO
Diane Catalano, AsstMgr

West Springfield

PARK WEST BANK AND TRUST CO.
225 Park Ave. 01089
413/781-7500 Tr$32.8 Mil
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PersTr,TrInv,EmplBen: John W. Gibbons, TO
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Henry Ford Museum

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136 E. Michigan Ave. 49007
(Office of Old Kent Bank & Trust Company, Grand Rapids)
PersTr: Ronald L. Kilgore, VP&SrTO
TrInv: James Walter, IO
EmplBen: Gerald Moffat, VP&TO
Nb: W. Quinn Kelly, VP&TO

Kalkaska

EMPIRE NATIONAL BANK
P.O. Box 51 49646
616/922-2111
(Branch of Traverse City)
Hd: James M. Merenda, VP&SrTO

NORTHWESTERN SAVINGS BANK & TRUST
P.O. Box 230 49646
616/258-8683
(Branch of Traverse City)
Robert A. Kincade, VP&TO

★Lansing

COMERICA BANK-LANSING
517/788-5150
(Branch of Detroit)
PersTr,EmplBen,Nb: William H. Whitehouse, SrVP

FIRST OF AMERICA BANK-CENTRAL
101 S. Washington Square 48909
517/374-5291 Tr$341 Mil
Hd: Dorothy Sullivan, VP&Mgr
Joseph A. Caruso, SrVP&SrTO
PersTr: Barbara Bialko, VP
EmplBen: Jacob E. Cook, VP
Nb: Mark Vostrizansky
Prob: David R. Dean, VP

MANUFACTURERS BANK OF LANSING
101 N. Washington Square 48933
517/372-9230
(Branch of Detroit)
John L. Ronald, VP&TO
SrAdm: Ronald L. Jacobs, VP&TO
BusDev: Glenda S. Simpkins, 2ndVP&TO

MANUFACTURERS NATIONAL BANK OF LANSING
P.O. Box 40173 48901
517/342-5755
(Branch of Detroit)
CorpTr: E. B. John Ronald, VP&TO
PersTr: Robert Jacobs, VP&TO
CorpTrSvcs: Gary T. Dahl, VP&TO

MICHIGAN NATIONAL BANK
124 W. Allegan 48933
517/377-3446
(Branch of Farmington Hills)
PersTr: Daniel Cogan, VP
EmplBen: Gary Vliem, AsstVP

NBD COMMERCE BANK
300 S. Capitol Ave. 48901
517/487-1020
(Services provided by NBD Genesee Bank of Flint)

Lapeer

LAPEER COUNTY BANK & TRUST CO.
P.O. Box 250 48446
313/664-2977 Tr$30 Mil
Hd: Kenneth Ewing, VP&TO
Kathy Steffanuski, AsstTO

Leland

EMPIRE NATIONAL BANK
109 N. Main St. 49654
616/922-2111
(Branch of Traverse City)
Hd: James M. Merenda, VP&SrTO

Ludington

OLD KENT BANK-LUDINGTON
124 S. James St. 49431
616/845-5144
Hd: Jean Taylor, TO

MICHIGAN (Cont'd)

Manistee

NORTHWESTERN SAVINGS BANK & TRUST
325 First St. 49660
616/723-6000
(Branch of Traverse City)
Robert A. Kincade, VP&TO

Marquette

FIRST OF AMERICA BANK-MARQUETTE,N.A.
100 N. Front St. 49855
906/228-9500 Tr$105 Mil
(Trust Service Offices in Calumet, Iron Mountain, Ironwood, Menominee, Munising, Sault Ste. Marie & Stambaugh)
Hd: Bonnie L. Teliin, AsstVP&TO
TrOpers: Janet H. Laurila
Nb: Bennett J. Zyburt, TO
David S. Purmal, TO

THE FIRST NATIONAL BANK & TRUST CO.
101 W. Washington St. 49855
906/228-1240 Tr$200 Mil
Ronald P. Maki, VP&TO

Menominee

FIRST OF AMERICA BANK-MENOMINEE
949 First St. 49858
906/863-2603
(Services Provided by First of America Bank-Marquette)

FIRST NATIONAL BANK & TRUST OF MENOMINEE
962 First St. 49858
906/863-5515 Tr$100 Mil
Hd: Stephen J. Albers

Midland

CHEMICAL BANK & TRUST CO.
P.O. Box 231 48640
517/839-5404 Tr$261.1 Mil
(Branches in Bay City & Big Rapids)
Hd,PersTr,Nb: Bruce M. Groom, SrVP&SrTO
CorpTr,TrOpers,TDP: John Ujevich, VP&TO
TrInv,ComTrF: Glenn W. Pietenpol, VP&TO
EmplBen: Herbert E. Hardy, EBTO

COMERICA BANK-MIDLAND
201 MacDonald St. 48640
517/839-2258 Tr$165 Mil
Hd,Nb: Robert J. Hermann, SrVP
PersTr: Beverly A. O'Keefe, AsstVP
EmplBen: Guy D. Merriam, BDO

Monroe

FIRST OF AMERICA BANK-MONROE
1535 N. Telegraph 48161
313/242-8600
(Branch of Ann Arbor)

MONROE BANK & TRUST
P.O. Box 740 48161
313/241-3431 Tr$200 Mil
Hd: John F. Weaver, ExecVP&SrTO
James E. Morr, TO&LegalCoun
Ronald V. Green, VP&TO
Annette Yuna, AsstTO

Discretionary Trust Assets: This figure should reflect the market value of employee benefit, personal trusts, estates, and managed agencies over which each institution exercises investment discretion as reported to the F.D.I.C. on the "Annual Report of Trust Assets".

SECURITY BANK OF MONROE

SECURITY BANK OF MONROE
(A Subsidiary of Security Bancorp, Inc.)
28 E. Front St. 48161
313/241-6262 Tr$45 Mil
Hd: V. N. Pagani, VP&TO
TrOpers: Mike McCormick, AsstVP&TO

Mount Pleasant

ISABELLA BANK & TRUST
P.O. Drawer 100 48804
517/772-9471 Tr$20.7 Mil
Hd: Paul C. Siers, VP&TO
Cynthia A. Brownson, TO

Munising

FIRST OF AMERICA BANK-ALGER, N.A.
101 W. Munising Ave. 49862
906/387-2610
(Services Provided by First of America Bank-Marquette, N.A.)

Muskegon

COMERICA BANK-HACKLEY, N.A.
801 W. Norton 49441
616/739-0359 Tr$230 Mil
Hd: Thomas E. Munroe, SrVP
PersProb: Norma York-Bremer, AsstVP
PersTr: Loa E. Vandervelde, TO
TrInv: John D. McDougle, VP
EmplBen: Thomas M. Ralya, EBO
EmplBen,Nb: Charles Y. Freeman, III, VP
Nb: Raymond G. Hanslits, VP

FMB-LUMBERMAN'S BANK
One Lumberman's Square 49443
616/725-4000 Tr$140 Mil
Hd,Nb,EmplBen: James G. McColl, VP&TO
Prob&PersTr: Gary A. Samek, AsstVP
TrInv,ComTrF: Patrick J. Fraker, TrInvO
Nb,EmplBen: Melissa A. Natzke, TBDSpec

FIRST OF AMERICA BANK-MUSKEGON
335 Muskegon Mall 49443
616/722-7683 Tr$162 Mil
Hd: Timothy M. Crawford, VP&TO
PersTr: Adeline R. Thompson, AsstVP&TO
Louisa M. Vargo, AsstVP&TO
CorpTr,EmplBen: Richard J. Zinger, VP&TO

Negaunee

THE FIRST NATIONAL BANK OF NEGAUNEE
P.O. Box 668 49866
906/475-4151 Tr$7.5 Mil
Donald A. Maki, VP&TO

Niles

OLD KENT BANK-SOUTHWEST
210 E. Main St. 49120
616/683-4000
(Office of Old Kent Bank & Trust Company, Grand Rapids)
Hd: Wayne Ayers, VP
TrInv: Craig Sigeti, IO
EmplBen: James C. Zaher, TO

Northport

EMPIRE NATIONAL BANK
122 E. Nagonaba 49670
616/922-2111
(Branch of Traverse City)
Hd: James M. Merenda, VP&SrTO

Owosso

OLD KENT BANK-CENTRAL
123 N. Washington 48867
517/723-8811
(Office of Old Kent Bank & Trust Company, Grand Rapids)
Hd: Thomas Mitchell, VP&TO
PersTr: Judy Perry, AsstVP

Petoskey

NBD PETOSKEY, N.A.
320 Howard St. 49770
616/347-7711
Hd: John Nicholson, VP&TO
Lou Ann Mulvaney, TO

NORTHWESTERN SAVINGS BANK & TRUST
300 Howard St. 49770
616/347-4761
(Branch of Traverse City)
Robert A. Kincade, VP&TO

OLD KENT BANK-PETOSKEY
P.O. Box 567 49770
616/347-5050
(Office of Old Kent Bank & Trust Company, Grand Rapids)
Hd: Philip H. Millard, VP
PersTr: Barb Fry, TO

Pigeon

THUMB NATIONAL BANK & TRUST CO.
P.O. Box 430 48755
517/453-3113 Tr$18 Mil
(Branches in Caseville & Cass City)
Hd: John B. Schaefer, VP&TO
TrOpers: Sandra Heck, AsstVP&TO

Plymouth

FIRST OF AMERICA BANK-PLYMOUTH
535 S. Main 48170
313/459-9000
(Branch of Ann Arbor)

NATIONAL BANK OF DETROIT
1677 S. Wayne Rd., Westland 48185
313/721-1305
(Branch of Detroit)
Hd: Byron B. Schimpp

Pontiac

FIRST FEDERAL SAVINGS BANK AND TRUST
761 W. Huron St. 48053
313/333-7071 Tr$200 Mil
Hd: Leo D. Ottoni, SrVP
PersTr: Nancy Lloyd, TO
CorpTr: Carlton W. Bardel, FVP
TrOpers: Thomas J. Ware, TO
Nb: Stephen D. Moore, TO

Port Huron

MICHIGAN NATIONAL BANK
800 Military St. 48060
313/987-1826
(Branch of Farmington Hills)
PersTr: Roger Smith, 2ndVP

Saginaw

MICHIGAN NATIONAL BANK
501 Lapeer St. 48607
517/791-5200
(Branch of Farmington Hills)
PersTr: Eileen Thierbach

NBD SAGINAW
(Subsidiary of NBD Bancorp)
1156 N. Niagara Ave. 48605
517/771-2524
(Services provided by NBD Genesee Bank of Flint)

SECOND NATIONAL BANK OF SAGINAW
101 N. Washington Ave. 48607
517/776-7440 Tr$600 Mil
Hd: T. R. Niederstadt, SrVP&SrTO
PersTr: Robert M. Whiting, VP&TO
TrInv: David Kessel, AsstVP
TrOpers: Bonnie Wenzel, TOpO
Donald List, VP/Opers&Sys
Nb: Gene C. Pickelman, AsstVP
LegalDiv: Timothy O'Brien, AsstVP
Tax: Richard Boyer, Mgr
EmplBen: James Neumeyer, RetPlngMgr

St. Clair

COMMERCIAL & SAVINGS BANK OF ST. CLAIR COUNTY
P.O. Box 28 48079
313/329-2244 Tr$250 Mil
Hd,Nb: Charles W. Staiger, SrVP
TrInv: Gary B. Harbaugh
PersTr,Nb: Margaret Pavey, 2ndVP&TO
PersTr: Mary Richert, TrTxO
Wendy Krabach
EmplBen: Nina Good
Kathee Harrison
TrOpers: Anita Gallagher, TOpO
Nb: Curt Franklin, TO

St. Johns

CLINTON BANK
200 N. Clinton Ave. 48879
517/224-6811 Tr$50.2 Mil
Charles J. Halfmann, TO

St. Joseph

NATIONAL BANK OF DETROIT
(Operating in Office of NBD F&M)
400 Riverview Dr., P.O. Box 308 49022
616/926-8211
Hd: Thomas E. Nelson, 2ndVP
Katherine McKnight, AsstVP

Saline

TRUSTCORP BANK, ANN ARBOR
114 E. Michigan Ave. 48176
313/429-5461
(Branch of Ann Arbor)
Richard Meyerson, VP

Sault Ste. Marie

FIRST OF AMERICA BANK-SAULT STE. MARIE, N.A.
320 Ashmun St. 49783
906/635-5201
(Services Provided by First of America Bank-Marquette, N.A.)

Scottville

STATE SAVINGS BANK
P.O. Box 278 49454
616/757-4751 Tr$4.5 Mil
Hd: Clare W. Reeds, TO

South Haven

CITIZENS TRUST & SAVINGS BANK
P.O. Box 449 49090
616/637-2141 Tr$80 Mil
Hd: William L. Rockhold, SrVP&TO
Gilbert C. Jillson, VP&TO
CorpTr: Mark B. Iverson, AsstVP&TO
TrInv: J. Scott Sperry, AsstVP&IO
TrOpers: Mary Brinks, TOpO

85% of the readers of
TRUSTS & ESTATES
are involved in personal trusts.

Southfield

MANUFACTURERS NATIONAL BANK OF DETROIT
29201 Telegraph Rd. 48034
313/358-3638
(Branch of Detroit)
SrAdm: Norman S. Miller, VP&TO

NBD FINANCIAL SERVICES OF MICHIGAN, INC.
Essex Center, Ste. 120
28400 Northwestern Hwy. 48037
313/358-1530
Hd: Andrew L. Camden, VP
Nb: Marty L. Bernstein, TO

Southgate

SECURITY BANK & TRUST CO.
P.O. Box 1099 48195
313/281-5420 Tr$268 Mil
Hd,Nb,PersTr: David W. LeBar, VP&TO
CorpTr,EmplBen: William R. McClelland, TO
TrInv: Ronald Mitchell, VP&TrInvO
TrOpers: Colleen McDonald, VP&TO

Stambaugh

FIRST OF AMERICA BANK-IRON COUNTY
402 Washington St. 49964
906/264-5191
(Services Provided by First of America Bank-Marquette, N.A.)

Sturgis

AMERITRUST NATIONAL BANK-MICHIANA
P.O. Box C 49091
616/651-8551 Tr$49 Mil
Hd: David E. Watters, SrVP&TO
PersTr: Gary Archer, TO
TrOpers: Debora Capman, TO

BANK ONE, STURGIS
100 E. Chicago Rd. 49091
616/651-4711 Tr$45 Mil
Hd: K. C. Kreps, VP&SrTO

Tecumseh

UNITED SAVINGS BANK OF TECUMSEH
P.O. Box 248 49286
517/423-8373 Tr$65 Mil
(Branches in Adrian, Britton & Clinton)
Merlyn H. Downing, ChmB&SrTO
Lois A. Sayler, AsstVP&TO
Richard L. Boyce, AsstVP&TO

Three Rivers

FIRST NATIONAL BANK
P.O. Box 407 49093
616/273-1715 Tr$43 Mil
Hd: Taylor Snow, VP&TO

Traverse City

EMPIRE NATIONAL BANK
1227 E. Front St. 49685-1220
616/922-2111 Tr$91.5 Mil
(Branches in Empire, Kalkaska, Leland & Northport)
Hd: James M. Merenda, VP&SrTO
TrOpers: Patricia Borowiak, TOpO
Bruce C. Willett, VP/Inv
EmplBen: Arlene Oren, VP

FIRST OF AMERICA BANK-GRAND TRAVERSE, N.A.
1016 S. Garfield, Ste. 2 49684
616/929-1177 Tr$39 Mil
Hd: Sandra Pelarski, AsstVP&TO
EB,PersTrAdmin: Barry Cole, AsstVP&TO
Est,PersTrAdmin: Kellie Parkes, TO

NATIONAL BANK OF DETROIT
(Operating in Office of NBD Northwest)
Front and Park Sts. 49685
616/922-2424
(Branch of Detroit)
Hd: T. Swets
PersTr: Rod Kurtz
CorpTr: M. Wilson
Nb: David Williams, 2ndVP

NORTHWESTERN SAVINGS BANK & TRUST
P.O. Box 809 49685-0809
616/947-5490 Tr$30 Mil
(Branches in Acme, Cadillac, Manistee, Petoskey & Traverse City)
Hd: Robert A. Kincade, VP&TO

OLD KENT BANK-GRAND TRAVERSE
102 W. Front St. 49684
616/922-4000
(Office of Old Kent Bank & Trust Company, Grand Rapids)
Hd: Dennis W. Piskor, SrVP
TrInv: Barbara Keane, IO
EmplBen: Jonathan B. Ricks, VP
Nb: Rob DeLonge, VP

Trenton

OLD KENT BANK-SOUTHEAST
P.O. Box 415 48183
313/671-2400
(Office of Old Kent Bank & Trust Company, Grand Rapids)
Hd: Thomas Mitchell, VP
PersTr: Thomas Gould, TO

Troy

NATIONAL BANK OF DETROIT
900 Tower Dr., Ste. 100 48098
313/225-1000
(Branch of Detroit)
Hd: Thomas Cliff, 2ndVP
PenAdm: W. Jarvis, VP
Nb: Kevin B. Grange, TO

Wayne

FIRST OF AMERICA-WAYNE
35215 Park at Biddle, P.O. Box 804 48184
313/721-4151
(Services Provided by First of America Bank-Detroit)

Wyandotte/Down River

NATIONAL BANK OF DETROIT
3200 Biddle Ave. 48192
313/246-2255
Hd: Stephen T. Orr

Ypsilanti

TRUSTCORP BANK, YPSILANTI
301 W. Michigan Ave. 48197
313/483-3542
(Trust Service Office of Trustcorp Bank, Ann Arbor)
Thomas L. Dickinson, VP

Zeeland

FMB-FIRST MICHIGAN BANK & TRUST CO.
P.O. Box 300 49464
616/396-9000 Tr$410 Mil
Hd: Henry B. Visscher, SrVP&TO
PersTr: John Jouppi, AsstVP&TO
Karen Tews, AsstVP
TrInv,ComTrF: James Dodge, AsstVP
Nb: Woody Winslow, AsstVP
EmplBen: Brian Hoogland, AsstVP
TrOpers: Mike Thompson, TO

MINNESOTA

Alexandria

FIRST AMERICAN TRUST COMPANY OF MINNESOTA
(Bremer Financial Corporation)
720 Broadway 56308
612/763-5668
Richard Brudvik, SrTO

Austin

MINNESOTA TRUST CO.
107 W. Oakland Ave. 55912
507/437-3231 Tr/o$8.0 Mil
Hd,TrInv: Warren F. Plunkett, Pres
PersTr,TrOpers,TDP: A. D. Plunkett
CorpTr,EmplBen: P. D. Plunkett, VP
TDP: D. M. Plunkett

Barnesville

AMERICAN BANK & TRUST, BARNESVILLE
202 Front St. N., 56514
(Branch of Moorhead)
Steven M. Schaeffer, VP&TO
Marjorie K. Aakre, TrInvO

Crookston

FIRST AMERICAN TRUST COMPANY OF MINNESOTA
(Bremer Financial Services)
201 N. Broadway 56716
218/281-4182
Robert Sobolik, TO

Duluth

FIRST BANK DULUTH
FIRST BANK NORTH, N.A.
130 W. Superior St. 55801
218/723-2891 Tr$385 Mil
(Branch in St. Cloud)
Hd: William C. Kuhlmann, SrVP
Prob: Donald W. Nygaard, VP
TrInv: Thomas W. Brechlin, VP
PersTr: Leroy D. Matchett, VP
CorpTr,Nb: Stanley L. Gaffin
EmplBen: Robert D. Howe, VP
TrOpers: Barbara J. Edstrom, VP

NORTH SHORE BANK OF COMMERCE
131 W. Superior St. 55802
218/722-4784 Tr$62 Mil
Hd: William F. Zelen, Ph.D., VP&SrTO
TrOpers: Pat Olson
TDP: Diane Johnson

NORWEST BANK DULUTH, N.A.
230 W. Superior St. 55802
218/723-2765 Tr$410 Mil
Hd: Donald A. Carlson, SrVP
PersTr: Bruce W. Potter, VP
CorpTr: Larry H. Duncan, AsstVP
TrInv: David M. Hoium, TO
EmplBen: Thomas W. Conklin, AsstVP
TrOpers: Martin M. MacLean, AsstVP
Nb: Eric J. Neetenbeek, AsstVP

Glencoe

SECURITY BANK & TRUST CO.
735 11th St. E., P.O. Box 218 55336
612/864-3171 Tr$23.8 Mil
(Branches in Mendota Heights & Waconia)
Hd: Orlan G. Grell, SrVP&TO
EmplBen: Jerome H. Johnson, VP&TO
TrOpers: Nancy Morris

Hastings

FIRST NATIONAL BANK
119 W. 2nd St. 55033
612/437-3106 Tr$1.8 Mil
Sandra J. Winters, Pres&TO

Hutchinson

CITIZENS BANK & TRUST CO.
102 Main St. S. 55350
612/587-2233 Tr$7.5 Mil
(Branch of Zapp National Bank of St. Cloud)
Hd: D. H. Jensen, SrVP,TO&Csh
T. A. Burich, Pres&TO
J. C. Kraft, VP&TO
John Asfeld, TO

Little Falls

FIRST NATIONAL BANK
101 E. Broadway 56345
612/632-5421
(Branch of Zapp National Bank of St. Cloud)
John Reep, TO

Marshall

FIRST AMERICAN TRUST COMPANY OF MINNESOTA
(Bremer Financial Corporation)
P.O. Box 1156 56258
507/537-0266
Mgr&TrInv: Janet Vandendriessche, SrVP
Nb: Karen Steger, TO
Adm: Dave Miller, AsstVP
Colette Tubbs, TO
Michelle Full, TO
Sandy Culhane, TO
Carol Hruby, TO
Inv: Cynthia Huston, TO

NORWEST BANK MINNESOTA SOUTHWEST, N.A.
400 W. Main St., P.O. Box 551 56258
(Branch of Sioux Falls, SD)
Hd: Mark Marcellus, TO

Melrose

MELROSE STATE BANK
220 E. Kraft Dr. 56352
612/256-4216
(Branch of Zapp National Bank of St. Cloud)
Mark Christianson, AsstVP&TO

Mendota Heights

SECURITY BANK & TRUST CO.
750 S. Plaza Dr. 55120
612/452-9550
(Branch of Glencoe)

Minneapolis

FIRST TRUST, NATIONAL ASSOCIATION
P.O. A55
200 S. Sixth St., First Bank Place 55402
612/370-4661

MARQUETTE BANK MINNEAPOLIS, N.A.
90 S. 6th St. 55480
612/341-5677 Tr$422 Mil
Hd,Nb: Peter N. Miller, GpVP&SrTO
PersTr: David M. Larsen, VP&TO
CorpTr: Tom Korsman, TO
TrInv,ComTrF: Harvey Peck, VP&TO
EmplBen: Laurie Borgos, VP&TO
TrOpers: Dale Jorgensen, VP&TO

NATIONAL CITY BANK OF MINNEAPOLIS
75 S. 5th St. 55402
612/340-3144 Tr$510 Mil
Hd: Jean J. Chaput, SrVP&TO
PersTr: Linda M. Fifield, TO
CorpTr,Nb: Connie Weinman, VP
TrInv: Richard P. Hoyland, VP-TrInv
EmplBen: Paul J. Brewer, VP
TrOpers: Dewayne A. Hoium, VP

NORWEST BANK MINNEAPOLIS, N.A.
6th & Marquette Ave. 55479-0001
612/667-1234 Tr$4.465 Bil
(Branch in New York)
NORWEST CAPITAL MANAGEMENT & TRUST (Institutional):
Hd: P. F. Walsh, SrVP
MasterTr&Cust: D. Damhof, VP
StkTrans,CorpTr: V. Terry, VP
EmplBen: J. A. Owen, VP
InvMgmt: J. R. Caswell, VP
TrOpers: J. DeMeo, VP
Legal: A. H. Wernz, VP
Mktg: J. S. Slater, VP
NORWEST INVESTMENTS & TRUST (Personal):
Hd: J. Kiedrowski, SrVP

Moorhead

AMERICAN BANK & TRUST CO.
730 Center Ave. 56560
218/236-4108 Tr$48 Mil
(Branch in Barnesville)
Hd,PersTr,Nb: Steven M. Schaeffer, VP&TO
PersTr,EmplBen,Nb: Margaret Metcalf, TO
TrInv,Nb: Marjorie K. Aakre, TrInvO
TrOpers: Sheryl Blilie

New Ulm

STATE BANK & TRUST CO. OF NEW ULM
P.O. Box 189 56073
507/354-8215 Tr$76 Mil
Hd: Timothy A. Olcott, VP&TO
TrOpers,EmplBen: Michael D. McAlpine, TO
TrOpers: Kerry Ledin-Loe, AsstTO

Richfield

RICHFIELD BANK & TRUST CO.
6625 Lyndale Ave. S. 55423
612/861-7355 Tr$325 Mil
Hd: Robert N. Prentiss, SrVP&TO
PersTr: Randal Propp, TO
TrInv: Robert J. Mullen, VP&IO
TrOpers: Larry Simpson, VP&TO
Nb: Dan Caswell, TO

Rochester

FIRST BANK SOUTHEAST, NatAssn
P.O. Box 4661 55903
507/285-7860
Hd: James D. Hausman, SrVP&TrDeptMgr
PersTr&Mktg: Douglas A. Wright, AsstVP&TO
PersTr: Paul E. Broadbent, AsstVP&TO
Denise Kelly, TO
PersTr&RetPlans: Joseph E. Borland, TO
TrInv: Adelaide P. Reese, VP&TrInvO
Donna K. Welsh, InvO
TrOpers: Connie Hofschulte

MARQUETTE BANK ROCHESTER
206 S. Broadway, P.O. Box 4800 55903
507/285-2690 Tr$49 Mil
Hd,TrInv,EmplBen,Nb:
Thomas J. Shea, SrVP&TO
Est,Gdnshp,PersTr,TrOpers:
Mrs. C. A. Bedney, AsstVP&TO
CorpTr: Mrs. R. G. Glabe, TrAdmAsst

ROCHESTER BANK AND TRUST COMPANY OF ROCHESTER
P.O. Box 6478 55903
507/288-0224
Hd: Barbara A. Ferguson

Discretionary Trust Assets: This figure should reflect the market value of employee benefit, personal trusts, estates, and managed agencies over which each institution exercises investment discretion as reported to the F.D.I.C. on the "Annual Report of Trust Assets".

St. Cloud

FIRST AMERICAN TRUST COMPANY OF MINNESOTA
(Bremer Financial Corporation)
P.O. Box 986 56302
612/255-7174
Hd: Douglas A. Holzkamp, CEO
Mgr.Controller: Richard A. DiNello, VP
PersTr: Beverly A. Bownik, AsstVP
EmplBen: Paul D. Stang, AsstVP
TrOpers: Naomi Erdmann, AsstVP
Nb: Bernard L. Jeub, VP

FIRST BANK ST. CLOUD
3950 Third St. North 56301
612/253-7676
(Branch of Duluth)
Fred Shermock, VP

ST. CLOUD NATIONAL BANK & TRUST CO.
300 E. St. Germain St.
P.O. Box 727 56302
612/251-4400 Tr$85 Mil
Hd: Edward C. Wiesner, VP&TO
TrInv,ComTrF,TrOpers: John Busch, TO
Nb: Norman Seehusen, TO

ZAPP NATIONAL BANK OF ST. CLOUD
1015 St. Germain St. 56301
612/251-7110 Tr$115 Mil
(Trust Branches in Citizens Bank & Trust Co., Hutchinson; First National Bank, Little Falls & Melrose State Bank, Melrose)
Hd,TrInv,Nb: Stanley L. Gaffin, VP&TO
PersTr: Mark Christianson, AsstVP&TO
TrOpers: Arlene Pederson, TOpO
EmplBen: Mary Stein, PenAdm

★St. Paul

AMERICAN NATIONAL BANK & TRUST CO.
5th & Minnesota St. 55101
612/298-6035 Tr$350 Mil
Hd: C. Richard McCabe, VP&SrTO
Nb: Jerome S. Yugend, VP&SrMktgO
PersTr: Robert E. Jenkins, VP&TO
CorpTr: James L. Anderson, VP&CTO
TrInv,ComTrF: John P. Klett, VP&TrInvO
EmplBen: William E. Burmeister, AsstVP&TO
TrOpers: Sandra K. Johnson, AsstVP&TO

FIRST TRUST
First National Bank Building
332 Minnesota St. 55101
612/291-5100

FIRST TRUST, National Association
First Trust Center
180 E. Fifth St., P.O. Box 64367 55164-0367
612/223-7000 Tr$8.5 Bil
Mark W. Sheffert, Chm
Dennis B. Dills, Pres
Robert E. Leech, ExecVP/PersTr
Joseph G. Yadrick, SrVP/InstitTr
Matthew P. Wagner, SrVP/CorpTr
William Wingfield, SrVP/SecProc
Jotham T. Blodgett, VP/Sec,GenCoun
Louise Deeg, VP/HumanResources

MIDWAY NATIONAL BANK
1587 University Ave. 55104
612/646-2661
Hd: James A. Polzak, VP&TO
PersTr: Marlene Middleton, TO
Mary Ferris Jensen, TO
Anne Callan Trunzo, VP&IO
EmplBen: Bonnie S. Dougherty, AsstVP&TO

NORWEST BANK ST. PAUL, N.A.
55 E. 5th St. 55101
612/291-2199 Tr$318 Mil
PersTr: Terry Hilderbrandt, VP
CorpTr: Jan Hines, AsstVP
TrOpers: Paula Flannigan, TOpO

South St. Paul

FIRST AMERICAN TRUST COMPANY OF MINNESOTA
(Bremer Financial Services)
633 S. Concord St. 55075
612/451-6822
James Flanery, TO
Susan Parduhn, AsstTO

Stillwater

FIRSTAR STILLWATER BANK
213 E. Chestnut St. 55082
612/439-4411 Tr$46 Mil
Hd: Dan MacDonald, VP&TO
TrOpers: Kathleen K. Holst, TO

Waconia

SECURITY BANK & TRUST CO.
9 E. Main St. 55387
612/448-7244
(Branch of Glencoe)
Jerome H. Johnson, VP&TO

Wayzata

THE BANK WAYZATA, N.A.
900 E. Wayzata Blvd. 55391
612/473-8855 Tr$155 Mil
Hd: David Boies, VP&TO
PersTr: Rita Stevens
TrInv: Thomas Mark, AsstVP&IO
EmplBen: Raymond Gardner, AsstVP&TO
IRA/HR10: Joel Thompson

Winona

MERCHANTS NATIONAL BANK
P.O. Box 248 55987
507/457-1150 Tr$52 Mil
Hd,PersTr,CorpTr,Nb: Gerald E. Neal, VP&TO
TrInv,ComTrF: Rome Ritter, VP&TO
EmplBen,TrOpers: Ann Peterson, AsstVP&TO

WINONA NATIONAL & SAVINGS BANK
P.O. Box 499 55987
507/454-4320 Tr$75 Mil
Hd,PersTr,Nb: Kenneth Seebold, SrTO
TrInv,EmplBen,TrOpers: Carol Orlowske, AsstTO

MISSISSIPPI

Batesville

BATESVILLE SECURITY BANK
P.O. Box 690 38606
601/563-9311 Tr$25 Mil
Hd,PersTr,CorpTr,TrOpers:
William R. Fleming, VP&TO
CorpTr: Debra Magee
EmplBen: Pat Steele
TrOpers: Linda Bratton

Bay Springs

BAY SPRINGS BANK
P.O. Drawer 468 39422
601/764-2115
Hd: Larry Sims, SrVP
Charlotte Aycok, VP

Belzoni

GUARANTY BANK & TRUST CO.
P.O. Box 657 39038
601/247-1454 Tr$4 Mil
Hd: Hugh R. Varnado, Jr., TO
EmplBen: H. L. Townsend, Pres
EmplBen,TrOpers,Nb,TDP:
Katharine McCauley, AsstTO

Biloxi

THE PEOPLES BANK
P.O. Drawer 529 39533
601/435-8208 Tr$25 Mil
(Branch in Gulfport)
M. O. Lawrence III, VP&TO
Catherine W. Wood, VP&TO
Peggy Byrd, AsstVP/Tr
Albert Breeland, AsstVP/Inv

Brandon

TRUSTMARK NATIONAL BANK
106 Government St. 39042
601/825-3111
Hd: Steve Rachel, AsstVP/PersDir

Brookhaven

STATE BANK & TRUST CO.
P.O. Drawer 319 39601
601/833-4451
Hd: William D. Sones, Pres

TRUSTMARK NATIONAL BANK
148 S. Whitworth Ave., P.O. Drawer 539 39601
601/833-4771
(Branch of Jackson)
Hd: David Martin, TO
Juanita G. Summers, VP&TO

Canton

TRUSTMARK NATIONAL BANK
127 W. Peace St. 39046
601/859-7410
(Branch of Jackson)
Flora J. Rimmer, ChmAdvBd
Zella D. Buntyn, AsstVP&TO

Carthage

THE CARTHAGE BANK
P.O. Drawer 437 39051
601/267-7311
Hd: Larry A. Waggoner, VP,Csh&TO

Clarksdale

UNITED SOUTHERN BANK
211 E. Second St., P.O. Box 1059 38614
601/627-3281 Tr$32 Mil
Hd: James L. Townsend, Jr., SrVP&TO
PersTr,CorpTr,TrOpers:
Annette D. Brand, VP&TO
Michele T. Fondren, AsstTO

Columbia

CITIZENS BANK
814 Main St. 39429
601/736-2601 Tr$15.7 Mil
Hd: T. Michael Kuykendall, LglCoun&TO
EmplBen: Pat Broome, AsstTO
TrOpers: Mary K. Byrd, AsstTO

Columbus

FIRST COLUMBUS NATIONAL BANK
P.O. Box 231 39701
601/328-7932 Tr$25 Mil
Hd,PersTr,EmplBen: James D. Ferguson, SrVP&SrTO

NATIONAL BANK OF COMMERCE OF MISSISSIPPI
P.O. Box 631 39701
601/327-3700 Tr$55 Mil
Hd: Rex D. Poole, SrVP&TO
PersTr,Nb: William F. Gillis, VP&TO
EmplBen: John R. Davis, AsstVP&TO
TrInv: Timothy D. Fyffe, AsstVP&TrInvO
TrOpers: William I. Willis, TO

UNISOUTH BANKING CORPORATION
P.O. Box 431 39703
601/329-7080 Tr$9.5 Mil
Hd: Kathy Read, VP&TO

Corinth

DEPOSIT GUARANTY NATIONAL BANK
One Security Plaza 38834
601/287-3121 Tr$10 Mil
(Branch of Jackson)
Hd: James H. Moore, TO

MISSISSIPPI (Cont'd)

Greenville

DEPOSIT GUARANTY NATIONAL BANK
P.O. Box 818 38701
601/334-7460
(Branch of Jackson)
Hd: Robert R. Clark, VP&TO

SUNBURST BANK
P.O. Box 959 38701
601/378-3902
(Branch of Jackson)
Eleanor Mauldins, TO

TRUSTMARK NATIONAL BANK
P.O. Box 777 38701
601/378-2666
(Branch of Jackson)
Hd: John E. Ashcraft, Jr., VP&TO
PersTr: Rebecca Outzs, AsstTO

Greenwood

BANK OF COMMERCE
310 Howard St. 38930
601/453-4142
Steve Lary, TO

DEPOSIT GUARANTY NATIONAL BANK
820 W. Park Ave. 38930
601/459-2118
(Branch of Jackson)
Hd: F. R. Morgan, III, VP,TO&FM

TRUSTMARK NATIONAL BANK
P.O. Box 945 38930
601/455-1531
(Branch of Jackson)
Hd: Mrs. Rita A. Daves, TO

Grenada

SUNBURST BANK
108 S. Main 38901
601/226-3141
(Branch of Jackson)
Mary J. Turner, AsstVP-Tr
Wanda Madison, TO

Gulfport

GULF NATIONAL BANK
P.O. Drawer 1330 39502
601/435-8208 Tr$28 Mil
(Branch in Biloxi)
Hd,CorpTr,TrInv,EmplBen,Nb:
M. O. Lawrence, VP
PersTr,TrOpers,TDP: Catherine W. Wood, TO

HANCOCK BANK
P.O. Box 4019 39501
601/868-4400 Tr$293 Mil
Hd,PersTr: Margie Johnson, VP&SrTO
ComTrF,EmplBen: Charles Eastland, VP&TO
PersTr: Linda C. Lott, AdmAsst
CorpTr: Mrs. Nancy Morse, VP&TO
Karen B. Thigpen, AdmAsst
TrInv: George Bensabat, VP&TrInvO
Jim Cummings, VP
Perian Kite, AsstIO
ComTrF: Mary Lou Meyerchick, AdmAsst
Est: Milton Weems, VP&TO
Sandra Wedworth, AdmAsst
TrOpers: Happy McDonald, AdmAsst
Nb: Charles Gibbons, BDO

THE PEOPLES BANK
1201 25th Ave. 39501
601/867-2271
(Branch of Biloxi)

Hattiesburg

BANK OF MISSISSIPPI
P.O. Drawer 1231 39401
601/545-5090 Tr$56 Mil
(Branches in Biloxi, Gulfport & Jackson)
Hd,PersTr,TrInv,Nb:
Daniel L. Edwards, SrVP&SrTO
PersTr,TrInv: Ann Carter, TO
CorpTr,TrInv,ComTrF,EmplBen:
B. John Baronich, Jr., VP&TO
TrOpers: Barbara Kelly, AsstVP&TO
TrConslt: A. H. Ritter, Jr.

DEPOSIT GUARANTY NATIONAL BANK
P.O. Box 2059 39401
601/545-4328
(Branch of Jackson)
Hd: H. Cal Callen, RegTO
Mary Humphries, TO

TRUSTMARK NATIONAL BANK
P.O. Box 1071 39401
601/544-8100
(Branch of Jackson)
EmplBen: Joey Hurston, TO
PersTr: Paul Laughlin, TO

Hazlehurst

COPIAH BANK, N.A.
P.O. Box 31 39083
601/894-2831
Hd,PersTr: Mrs. June L. Thorne, SrVP&TO

Holly Springs

FIRST STATE BANK
P.O. Box 580 38635
601/252-4211 Tr/u$1 Mil
Hd: Mary Warren, VP

★Jackson

BANK OF MISSISSIPPI
P.O. Box 1605 39205
601/354-4500 Tr$56 Mil
(Branch of Hattiesburg)
Hd: Daniel L. Edwards, SrVP&SrTO
PersTr: Ann Carter, TO
EmplBen: John Baronich, VP&TO
TrOpers: Barbara Kelly, AsstVP&TO
TrConslt: A. H. Ritter, Jr.

DEPOSIT GUARANTY NATIONAL BANK
One Deposit Guaranty Plaza 39201
601/354-8122
(Branches in Corinth, Greenville, Greenwood, Hattiesburg, Meridian & Tupelo)
Hd: Lowell F. Stephens, ExecVP
AsstHd,Nb: William G. McDermott, SrVP&TO
IndivTrSvcs: William H. Mounger, Jr., SrVP&TO
PersTr: Thomas L. Thompson, VP&TO
TrInv: Gerald L. White, SrVP&TrInvO
TrOpers: James C. Shaw, AsstTO
InstitCorpTrSvcs: Pete J. Cajoleas, TO
Fds,Ends,Agcy: Paul Long, TO
EmplBen: James M. Purdie, VP&TO
RE: Stephen M. Butler, VP&TO
Jeffery Hall, StaffForester

SUNBURST BANK
P.O. Box 23053 39225
601/969-6175 Tr$221 Mil
(Branches in Greenville & Grenada)
Hd: D. B. Moorhead, SrVP&TO
PersTr,CorpTr: Suzanne Stephens, AsstVP-Tr
TrInv,ComTrF: Grey Duddleston, TrInvO
EmplBen: Paul Rossie, AsstVP-Tr
TrOpers: Melba Searcy: TO-Opers
Nb: Larry Cantrell: VP-Tr

TRUSTMARK NATIONAL BANK
248 E. Capitol St. 39201
601/354-5182
(Branches in Brookhaven, Canton, Greenville, Greenwood, Hattiesburg, Laurel & Meridian)
Hd: Michael L. Allen, SrVP&SrTO
BrAdm: R. Fulton Thompson, VP&TO
Est,PersTr: Joe Dick, VP&TO
CorpTr: Zenora Williams, VP&TO
TrInv: Chris Grillis, VP
Pat Farnsley, VP
TrOpers: Bob Passaro, VP
EmplBen: William H. Wardlaw, SrVP&TO
Nb: Robert T. Quarles, VP&TO

Kosciusko

MERCHANTS AND FARMERS BANK
P.O. Box 520 39090
601/289-5121 Tr$9.5 Mil
Hd: Robert K. Autry, Jr., VP&TO
Judy Davis, TO

Laurel

TRUSTMARK NATIONAL BANK
P.O. Box 168 39440
601/649-9500
(Branch of Jackson)
Charles Windham, VP&TO

Lexington

HOLMES COUNTY BANK & TRUST CO.
P.O. Box 642 39095
601/834-2311
Hd: Holt Smith, ExecVP&TO

Long Beach

HANCOCK BANK
P.O. Box 335 39560
601/868-4760
Hd: L. Cooper Andrews, VP

Louisville

CITIZENS BANK & TRUST CO.
39339
601/773-6261 Tr$1 Mil
Hd: J. B. Blanset

Mendenhall

PEOPLES BANK
P.O. Box 7 39114
601/847-2210
Hd: S. D. Davis, Chm
EmplBen: S. D. Davis, Jr., Pres

Meridian

THE CITIZENS NATIONAL BANK
P.O. Box 911 39301
601/693-1331 Tr$35 Mil
Hd: Fred O. Poitevent, Jr., VP&TO

DEPOSIT GUARANTY NATIONAL BANK
406 2nd Ave. 39301
601/485-0773
(Branch of Jackson)
Hd: Larry B. Watson, VP&TO
Sherry Turbyfill, AsstTO

Natchez

BRITTON & KOONTZ FIRST NATIONAL BANK
500 Main St., P.O. Box 1407 39120
Cindy M. Gwin, TO

Pascagoula

MERCHANTS & MARINE BANK
P.O. Box 729 39567
601/762-3311
Frances M. Gautier, VP&Csh

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TRUSTS & ESTATES
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Philadelphia

CITIZENS BANK OF PHILADELPHIA
P.O. Box 209 39350
601/656-4692
Hd: J. W. Griffith, VP&TO

Ripley

THE PEOPLES BANK
305 Jefferson, East 38663
601/837-8191 Tr$6.8 Mil
Hd: Bobby P. Martin, Chm&Pres
TrOpers: Kyle Smith, AsstTOpO

Sardis

BANK OF SARDIS
201 S. Main St. 38666
601/487-1661 Tr/o$2.5 Mil
Hd,TrInv: C. H. West, Chm
PersTr,CorpTr,ComTrF,TrOpers,Nb,TDP:
Charles M. Gordon, VP&TO

PANOLA COUNTY BANK
P.O. Box 97 38666
601/487-2525
Hd: Bob Scallorn, AsstVP

Tupelo

BANK OF MISSISSIPPI
P.O. Box 789 38801
601/680-2395 Tr$200 Mil
Hd: E. L. Joyner, III, FVP&SrTO
PersTr,Nb: Michael H. Sadler, TO
PersTr,CorpTr: Laura S. Maynard, TO
EmplBen: James Young, TO
Bill Malone, AsstTO
TrInv,ComTrF,TrOpers: Don Barnes, TO

DEPOSIT GUARANTY NATIONAL BANK
P.O. Box 290 38801
601/842-7072
(Branch of Jackson)
James E. Page, VP&TO
Ann Ross, TO

PEOPLES BANK & TRUST CO.
P.O. Box 709 38801
601/680-1211 Tr$90 Mil
Hd: E. Robinson McGraw, SrVP&SrTO
CorpTr: Fred Holcomb
EmplBen,TrOpers: Charles Johnston, AsstVP&TO

Vicksburg

FIRST NATIONAL BANK
P.O. Box 39 39180
601/636-1151
Hd: Joe Schmitt, VP&SrTO

MERCHANTS NATIONAL BANK
P.O. Box 871 39181-0871
601/636-3752 Tr$30-50 Mil
Hd: J. E. Sullender, ExecVP&TO
TrOpers: Tommie H. Warnock

West Point

FIRST NATIONAL BANK
P.O. Box 837 39773
601/494-1411 Tr/o$1 Mil
John R. Early, VP&TO
Mark G. Hazard, III, VP&TO

Include
Your Logo
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MISSOURI

Boonville

BOATMEN'S NATIONAL BANK OF BOONVILLE
412 Main St. 65233
816/882-6642 Tr$.7 Mil
Hd: Curtis J. Sprick, VP&TO

Branson

LANDMARK BANK OF BRANSON
P.O. Box 70 65616
417/334-2191 Tr$2.9 Mil
Hd: David S. Eblen, Pres&TO

OZARK MOUNTAIN BANK
P.O. Box 130 65616
417/334-4125 Tr$1 Mil
Hd: Karen K. Hall, VP&TO

Butler

BOATMEN'S BANK OF BUTLER
P.O. Box 112 64730
816/679-4114 Tr/o$1 Mil
Hd: Carol Ann Winburn, VP

Cape Girardeau

BOATMEN'S BANK
P.O. Box 220 63701
314/334-7111 Tr$11 Mil
Hd: Terry Tuschhoff

BOATMEN'S BANK
P.O. Box 70 63701
314/334-4811 Tr$1.5 Mil
(Branch of Cape Girardeau)
Maurice R. Sandfort, Pres&CEO
Hd: Mary Jo Westrich, TO

Carrollton

CARROLL COUNTY TRUST CO.
P.O. Box 187 64633
816/542-2050 Tr/o$2 Mil
Hd: Keith Long, VP

Carthage

BOATMEN'S BANK OF CARTHAGE
231 S. Main St. 64836
417/358-9011 Tr$45.9 Mil
Hd: Mark Mayo, VP&TO

UNITED MISSOURI BANK OF CARTHAGE
300 Grant St. 64836
417/358-2135 Tr$15 Mil
(Services Provided by The United Missouri Bank of Kansas City, N.A.)
John O. Phelps, TO
Mrs. Jo Ann W. Farris, AdmAsst

Caruthersville

FIRST STATE BANK AND TRUST COMPANY
100 W. Third St., P.O. Box 18 63830
314/333-1700 Tr/u$4 Mil
Hd: Robert E. Morgan, ExecVP&TO
TrInv: Duane S. Michie, Pres&AsstTO

Centralia

AMERICAN BANK OF BOONE COUNTY
100 S. Rollins St., P.O. Box 28 65240
314/682-2143
Hd: Roy E. Hulen, ExecVP
Sue Ward, Asst

Chillicothe

THE CITIZENS BANK & TRUST CO.
700 Jackson St. 64601
816/646-5500 Tr$40 Mil
Hd: William E. Welch, ChmBd&TO
Ed Douglas, Pres&TO

Clayton

COMMERCE BANK OF ST. LOUIS, N.A.
8000 Forsyth Blvd., P.O. Box 11356 63105
314/726-2255 Tr$675 Mil
Hd: Peter F. Mackie, ExecVP&SrTO
Thomas K. Edelmann, VP&TrCoun
PersTr: J. Michael Deege, ExecVP
CorpTr,EmplBen: H. Esserman, Jr., SrVP&TO
TrInv: Ronald C. Gerdel, SrVP&TO
ComTrF: Paul H. Garrison, AsstVP&TO
TrOpers,TDP: Laurie A. Hayek, AsstVP&TOpO
Nb,PersTr: Sonja L. Nelson, VP/Mgr
EmplBen,Nb: Marvin A. Mueller, VP

THE GUARANTY TRUST CO. OF MISSOURI
7701 Forsyth Blvd. 63105
314/725-9055 Tr$258 Mil
Hd: James A. Finch, III, Pres
William R. Diepenbrock, SrVP&COO
PersTr: Joe R. Morris, VP
TrInv: D. Eckles, AsstVP
EmplBen: Ellen Daniels, TO
TrOpers: J. Burch, VP
Nb: Jack Dempsey, TO

LANDMARK TRUST COMPANY
10 S. Brentwood 63105
314/889-1690
(Branch of Fairview Heights, IL)
Hd: Robert L. Finder, Jr., Pres
EmplBen: Thomas J. Neuner, VP
TrInv: Allen A. Roche, VP
TrAdm: Patricia E. Fitzgerald, VP

Columbia

BOATMEN'S BANK OF COLUMBIA
800 Cherry St. 65201
314/876-6000 Tr$14 Mil
Hd: B. W. "Perk" Hoecker, CEO&ExecTO
PersTr,TrInv,EmplBen,TrOpers,Nb:
Larry McCoig, ExecVP&TO

BOONE COUNTY NATIONAL BANK
P.O. Box 678 65205
314/874-8490 Tr$160 Mil
Hd: Robert L. Roper, Jr., ExecVP&TO
PersTr,Prob: Jennifer Gray, TO
PersTr,TrInv,CorpTr: A. Ben Galloway, VP&TO
PersTr,EmplBen: Don Smith, VP&TO

FIRST NATIONAL BANK & TRUST CO.
P.O. Box 1867 65205
314/449-3911 Tr$25 Mil
Nedra Moreau, AsstVP&TO

Creve Coeur

FIRST BANK & TRUST CO.
11901 Olive Blvd. 63141
314/567-3600 Tr$50 Mil
Hd,TrInv,EmplBen,Nb,PersTr,ComTrF:
Donald J. Fitzgerald, VP&SrTO
PersTr,EmplBen,TrOpers,TDP:
Mary Grabenhorst, AsstTO

Fayette

COMMERCIAL TRUST CO.
65248
816/248-2222 Tr/u$1 Mil
Hd: L. W. Jacobs, Jr., Pres&TO

Fulton

THE CALLAWAY BANK
P.O. Box 42 65251
314/642-3322 Tr$5 Mil
Hd: John C. Harris, Chm&TO

MISSOURI (Cont'd)

Glasgow

TRI-COUNTY TRUST COMPANY
P.O. Box 217 65254
816/338-2234
Hd: Virgil L. Renne, ExecVP

Hannibal

FARMERS & MERCHANTS BANK
P.O. Box 938 63401
314/221-6424
Hd: Pammy Brown, TO

HANNIBAL NATIONAL BANK
100 N. Main St., P.O. Box 1107 63401
314/221-0050 Tr$12.4 Mil
Hd: Arnie Willms, ExecVP&TO

Harrisonville

ALLEN BANK AND TRUST COMPANY
P.O. Box 447 64701
816/884-3214 Tr/u$1 Mil
Hd,PersTr: Dayle P. Lindsey, Pres
Jordan D. Lindsey, ExecVP

Independence

STANDARD STATE BANK & TRUST
10801 E. 23rd St. 64052
816/836-0525 Tr$10 Mil
Hd,PersTr,CorpTr,EmplBen,Nb:
Kevin R. Ingram, VP&TO
TrInv: Gary Haertlein, TrInvO
TrOpers: Donna J. Harris, TOpAsst

Jackson

JACKSON EXCHANGE BANK & TRUST CO.
101 Court St., P.O. Box 250 63755
314/243-3557 Tr$10 Mil
Hd: Donald R. Chilton, CEO
Karen A. Grebing, VP&TO

★Jefferson City

CENTRAL BANK
P.O. Box 779 65101
314/634-1224 Tr$120 Mil
(Branch in Empire Bank, Springfield)
Hd,PersTr,CorpTr,TrInv,TrOpers,EmplBen,Nb:
Karen L. Pletz, SrVP&TO
TrOpers,EmplBen,Nb: Michael W. Prenger, VP&TO
PersTr,CorpTr,TrInv: Robert J. Swift, VP&TO
Alonzo Thomas, TO
Matt Tolksdorf, VP&TrInvO

EXCHANGE NATIONAL BANK
132 E. High St. 65101
314/636-2151
Hd: Charles G. Dudenhoeffer Jr., VP&TO
TrOpers: Robert Crede, AsstTO

Joplin

FIRST NATIONAL MERCANTILE BANK & TRUST CO.
4th & Main Sts. 64801
417/624-1234 Tr$240 Mil
Hd: Duane D. Lawellin, ChmBd&ExecTO
PersTr,Prob: Richard Spong, SrVP&TO
PersTr,RE,EmplBen,CorpTr: Douglas Hauser, VP&TO
TrInv: Tom Atteberry, TrInvO
CorpTr: Lee W. Johnson, TO
PersTr,TxAdmin: Cecil H. Hull
TrOpers: Twila Dickerson, TO
Nb: Jeff Schilling, TBDO

FIRST STATE BANK
P.O. Box 1373 64802
417/623-8860 Tr/u$1 Mil
Hd,PersTr,CorpTr: Steven Buerge, Pres&TO

Kansas City

AMERICAN BANK
One W. Armour Blvd. 64111
816/931-1700
Thad Carver, SrVP&TO
Jerry Harrison, VP
LaVerna Norton, AsstVP

BLUE RIDGE BANK & TRUST CO.
4240 Blue Ridge Blvd. 64133
816/358-5000 Tr$70 Mil
Hd: James A. Morris, ExecVP&TO

BOATMEN'S FIRST NATIONAL BANK OF KANSAS CITY
P.O. Box 419038 64183
816/221-2800 Tr$6.4 Bil
Hd: John A. Ovel, ExecVP
Richard L. Moore, SrVP
PersTr: Leland R. Casady, SrVP
CorpTr,EmplBen: James K. Shineman, SrVP
TrInv: Dwayne K. White, SrVP
TrOpers: Darrell E. Werner, SrVP
Prob: Clark C. Bradshaw, SrVP
RE: W. Dudley Alexander, SrVP
Nb: James L. Cole, SrVP

COMMERCE BANK OF KANSAS CITY,N.A.
P.O. Box 248 64141
816/234-2551 Tr$1.1 Bil
Hd: John R. Owen, ExecVP
George T. Reichman, SrVP
CorpTr: Stephen I. Swett, SrVP
Bill Ekey, VP
TrInv: George H. Wood, SrVP
TrOpers: Marc J. Andreoli, VP
Tx: Dan Lang, SrTO
EmplBen: Mike Marlow, VP
Nb: William E. Lupton, VP
RE: Ronald E. Snyder, VP
PersTr: Thomas A. Wallingford, VP
TrPtfol: Thomas Weiford, VP

MARK TWAIN KANSAS CITY BANK
4901 Main St., P.O. Box 41945 64112
816/756-1300 Tr$45 Mil
Hd,PersTr,TrInv,Nb: Terry R. Post, Pres
CorpTr,ComTrF,EmplBen: Jonathan L. Anderson, AsstVP
TrOpers,TDP: Loretta Greene

MERCANTILE BANK OF KANSAS CITY
1101 Walnut St. 64106
816/842-2000 Tr$270 Mil
Hd: James T. Crawford, II, SrVP
CorpTr: N. J. Starkey, SrVP
PersTr: Patricia K. Briggs, VP
TrInvMgr: James H. Slocomb, VP
TrInv,ComTrF: Joseph W. Kresse, TrInvO
TrOpers: Mark C. Corcoran, TO
EmplBen: Anna L. Lawless, TO
Nb: Donald B. Ketchum, TO

THE MERCHANTS BANK
1125 Grand Ave. 64106
816/556-8000 Tr$600 Mil
Hd: Stephen W. Crider, ExecVP&ExecTO
PersTr: Jean W. Mallon, FVP
CorpTr: Tim Hattey, VP&CTO
CorpTrOpers: Kathy Diehl, SecTranMgr
TrInv: W. Patrick Sterner, ExecVP
Prob: Tim Mesecher, ProbTO
EmplBen: Mark A. Reuter, VP
TrOpers: Lawrence J. Cipolla, SrVP&TOpO
TrSecurMgr: Christie Morris
TrAcctMgr: Dee Ann Eagan

UNITED MISSOURI BANK OF KANSAS CITY,NatAssn
P.O. Box 419226 64141-9946
816/556-7713 Tr$4.492 Bil
(Branch in New York, NY)
Hd: Edward J. McShane, Jr., ExecVP&SrTO
PersTr: David L. Roberts, ExecVP
TrInv: Stuart L. Murdock, ExecVP
CorpTr,TrOpers: E. Frank Ware, ExecVP
ComTrF: Dorothy Boehr, SrVP
EmplBen: Robert E. Reiter, ExecVP
Nb: Craig W. Huntley, VP
TDP: David Swan, SrVP

Kennett

BOATMEN'S BANK OF KENNETT
P.O. Box 311 63857
314/888-4571 Tr/o$1 Mil
Hd: Larry Swindall, ExecVP

KENNETT NATIONAL BANK
P.O. Box 589 63857
314/888-9055 Tr/u$1 Mil
Hd: Donald C. Jones, ExecVP
EmplBen,TDP: Reggie Cunningham

Lee's Summit

BANK OF LEE'S SUMMIT
210 S. Main St. 64063
816/524-1800 Tr$12 Mil
Hd: Aaron L. Love, TO
Janet H. Mahl, TO

BOATMEN'S BANK OF LEE'S SUMMIT
1801 N. W. Chipman Rd. 64081
816/525-0000 Tr$30 Mil
Hd,TrInv: Herbert G. Jett, Pres&TO
PersTr,Prob: Joyce A. Windes, TO

Lexington

BOATMEN'S BANK OF LEXINGTON
P.O. Box 428 64067
816/259-4661
Hd: Ron Hawley, Pres

Marshall

BOATMEN'S BANK OF MARSHALL
102 E. Arrow St. 65340
816/886-9656 Tr$3 Mil
Hd: E. Joseph Bode, Pres,CEO&TO
Sheryl E. Lawless, AsstTO
Lloyd E. Shepard, AsstTO

WOOD & HUSTON BANK
27 E. North St., P.O. Box 40 65340-0040
816/886-6825 Tr$6.7 Mil
Hd: John P. Huston, VChm&TO

Moberly

CITY BANK & TRUST CO.
P.O. Box 160 65270
816/263-1234 Tr$5 Mil
Hd: Marsha McCann, TO

Neosho

BANK OF NEOSHO
P.O. Box 400 64850
417/451-1040 Tr$13 Mil
Hd: Rudolph Farber, Chm&TO
PersTr,CorpTr: Jack Brown, VP&TO

BOATMEN'S NATIONAL BANK OF NEOSHO
201 E. Main St. 64850
417/451-2211
Jerold D. Cox, TO
Judy Day, AsstTO

Nevada

CITIZENS STATE BANK
P.O. Box 467 64772
417/667-3347 Tr$10 Mil
Hd: LaVerne Bobbett, TO

FIRST NATIONAL BANK
P.O. Box 388 64772
417/667-3057 Tr/u$1 Mil
Hd: David Swearingen, ExecVP&TO

Osceola

ST. CLAIR COUNTY STATE BANK
P.O. Box 349 64776
417/646-8128
Hd: Kirk Sibley, ExecVP

Plattsburg

AMERICAN BANK OF PLATTSBURG/EDGERTON
P.O. Box E 64477
816/539-2131 Tr/o$1 Mil
Alan L. Hall, Pres&TO

Poplar Bluff

MERCANTILE BANK OF POPLAR BLUFF
P.O. Box 700 63901
314/785-4671 Tr$7.0 Mil
James C. Moser, Pres
Hd: William B. Gresham, III
Debbie Adams, AdmAsst

Richmond

AMERICAN BANK
P.O. Box 160 64085
816/776-5444 Tr/u$1 Mil
Hd: W. E. Smith, ExecVP&Pres
PersTr,CorpTr,TrInv,ComTrF: Jack Miller, SrVP

Rock Port

CITIZENS BANK & TRUST
101 N. Main St. 64482
Hd: Jerry Moore, Pres

St. Joseph

AMERICAN NATIONAL BANK
5th & Francis Sts. 64502
816/233-2000 Tr$231 Mil
Hd: James R. Bocell, VChmBd
Nb: Bob Thedinger, SrVP&TO
PersTr: William P. Mytton, VP&TO
TrInv: Sharon Evers, SrVP&TO
EmplBen: Ronald L. Goforth, VP&TO
TrOpers: Shane McDonald, VP&TO
Neil Faucett, AsstVP&FM

COMMERCE BANK OF ST. JOSEPH, N.A.
Felix & 4th Sts. 64501
816/364-3131 Tr$120 Mil
Hd,Nb: E. Pat Speiser, ExecVP&SrTO
PersTr: Julie Cole, VP&TO
TrInv: Rick Guttman, VP&TO
EstAdm: Nancy Barnett, TO
TrOpers: Julie Mires
EmplBen: Carolyn Shanks, TO

St. Louis

AMERICAN BANK OF ST. LOUIS
1731 Broadway 63104
314/421-3200
Hd: David Koppelmann

AMERICORP SECURITIES SERVICES, INC.
One Mercantile Center
7th and Washington Sts., Ste. 2120 63101
314/241-4002
(Affiliate of Ameritrust Company, Cleveland, OH)
Hd: William T. Renz, Pres
Donald Sprenger, VP
Paul Boulch, VP/Mgr

BOATMEN'S NATIONAL BANK
P.O. Box 7365 63177
314/425-7700 Tr$7.9 Bil
Hd: Reuben M. Morriss, III, ExecVP&SrTO
PersTr: Daniel E. Singer, SrVP
CorpTr: Russell W. Lipe, VP
ComTrF: Tom S. Eakin, Jr., SrVP
TrInv: Russell W. Murphy, SrVP
EmplBen: James R. Clement, VP
TrOpers: Larry L. Janson, SrVP
Nb: William W. James, SrVP
Forsyth Branch:
7800 Forsyth Blvd. 63105
314/889-7200

The Directory of Trust Institutions is included in a T&E subscription!

BOATMEN'S TRUST COMPANY
510 Locust St. 63101
314/231-9300 Tr$22.3 Bil
Hd: John Peters MacCarthy, CEO
Reuben M. Morriss, II, Pres
PersTr: Martin E. Galt, III, ExecVP
TrInv(Eqty): James B. McGuire, SrVP
TrInv(FI): Robert J. Franklin, SrVP
TrOpers: Larry L. Janson, SrVP
EmplBen: Rollin C. Woltjen, ExecVP
Nb: Richard W. Hibbs, SrVP
CorpTr: Robert McK. Jones, SrVP
TDP: Darrell E. Werner, SrVP

BREMEN BANK & TRUST CO.
P.O. Box 5470 63147
314/231-6015 Tr$22 Mil
Sylvia M. Franklin, TO

LINDELL TRUST CO.
P.O. Box 211 63166-0211
314/645-7700 Tr$10 Mil
Melvin Leon Hall, Chm

MERCANTILE BANK, NatAssn
Main P.O. Drawer 387 63166
314/425-2600 Tr$8.2 Bil
Hd: Walter F. Gray, ExecVP
PersTr: Thomas J. Doherty, SrVP
Mktg&IndSvcs: Ronald A. Stahl, SrVP
InstitSvcs: Gary F. Grammer, VP
InvSubsd: John H. Blixen, II, Pres
CorpTr: Margaret E. Allan, VP
TrOpers: Richard Brown, VP
Morriss L. Bond
TDP: George L. Dixon, SrVP

PIONEER BANK AND TRUST COMPANY
2211 S. Big Bend Blvd. 63117
314/644-6600 Tr$18 Mil
Hd: Kevin J. Hennessey, SrVP&TO
TrInv: Neal Alster

SOUTH SIDE NATIONAL BANK IN ST. LOUIS
3606 Gravois Ave. 63116
314/776-7000 Tr$80 Mil
Hd: Cort L. Bick, SrVP&TO
PersTr: Wayne E. Page, TO
CorpTr: Gina Snow
TrProb: D. Sue Doering, AsstTO
EmplBen: James A. DeGuire, CPC
TrOpers: Nancy J. Weart, AsstVP
Nb: Steven L. Ray, AsstVP

St. Louis County

COMMERCE BANK OF ST. LOUIS, N.A.
8000 Forsyth Blvd., P.O. Box 11356 63105
314/726-2255 Tr$700 Mil
Hd: J. Michael Deege, ExecVP&SrTO
Thomas K. Edelmann, VP&TrCoun
PersTr: Michael C. Erb, SrVP&TO
RE: Daniel L. Field, AsstVP&TO
CorpTr,EmplBen: H. Esserman, Jr., SrVP&TO
TrInv: Ronald C. Gerdel, SrVP&TO
ComTrF: Paul H. Garrison, AsstVP&TO
TrOpers,TDP: Laurie A. Hayek, AsstVP&TOpO
Nb: Brian D. Fitzpatrick, SrVP&TO

GUARANTY TRUST COMPANY OF MISSOURI
7701 Forsyth, Ste. 1200 63105
314/725-9055 Tr$258 Mil
Hd: Jas. A. Finch, III, Pres&CEO
William R. Diepenbrock, ExecVP&COO
PersTr: Joe R. Morris, VP
TrInv: D. N. Eckles, AsstVP
EmplBen: Ellen Daniels, TO
TrOpers: Janet M. Burch, VP
Nb: Jack Dempsey, TO

MARK TWAIN NATIONAL BANK
Trust Division
8820 Ladue Rd. 63124
314/889-0715 Tr/o$500 Mil
Hd: Stanley D. Miller, Pres
Robert W. Wolters, Chm
Nb: James W. McLaughlin, SrVP
PersTr: Donna Botkin, VP
EmplBenInv: John V. Davis, SrVP
TrOpers: Kathy A. Quann, VP
TrMktg: Michael Weisbrod, VP
PersTrInv: Larry Koestner
CorpTr: Victor Zarrilli, VP
TrInv: Carl Enloe, SrVP

Sedalia

SEDALIA MERCANTILE BANK & TRUST CO.
P.O. Box 1147 65301
816/827-3311 Tr$1 Mil
Hd: George A. Indestad, Pres

Sikeston

BANK OF SIKESTON
104 E. Center St. 63801
314/471-1200 Tr$1 Mil
Hd,PersTr,TrOpers: Mona L. McReynolds, TO
CorpTr,TrInv,ComTrF,EmplBen,Nb,TDP:
Richard Adams, AsstTO

Springfield

THE BOATMEN'S NATIONAL BANK OF SPRINGFIELD
P.O. Box 1157 65801-1157
417/836-6200 Tr$400 Mil
Hd: Gordon S. Summers, SrVP&SrTO
PersTr: Patrick Fish, TO
EmplBen: John K. Adair, TO
TrInv: William R. Hardie, VP
TrOpers: Reta Garnier, TO
Nb: William D. Raine, TO

COMMERCE BANK OF SPRINGFIELD, N.A.
1736 E. Sunshine, #100 65804
417/886-7095 Tr$80 Mil
Hd,EmplBen: Patrick R. Smith, SrVP
J. Sam Williams, III, ExecVP
PersTr: W. Rodger Godd, TO
TrInvO: Terry Henry, TO
Prob,TrOpers: Jill Reynolds, AsstTO

EMPIRE BANK
P.O. Box 3397 GS 65808
417/881-3100
(Branch of Central Bank, Jefferson City)
Hd: Bill Reser, SrVP-Mktg

GREAT SOUTHERN & LOAN BANKING
1451 E. Battlefield 65804
417/887-4400
Hd: Connie Montgomery, TO
William V. Turner, Pres&TO
Don M. Gibson, ExecVP&TO
M. Brent Hendrix, Legal&TO

MERCANTILE BANK OF SPRINGFIELD
417 St. Louis 65805
417/868-4545 Tr$125 Mil
Hd,PersTr,CorpTr,Nb:
Chas. A. Fuller Jr., SrVP&SrTO
PersTr: Richard L. Brodbeck, 1stVP&TO
James B. Johnson, TO
TrInv,EmplBen: Ken Homan, AsstTO
TrOpers: Dianne Stapleton, VP&TO
TrTx,EmplBen: David Greenwood, TO

Trenton

TRENTON TRUST CO.
816 Main St. 64683
816/359-2232 Tr$4 Mil
Hd,PersTr,CorpTr,TrInv:
George Constant, SrVP&TO
Lois Hann, VP&TO
TrOpers: Phyllis Robinson, AsstTO

Warrensburg

CITIZENS JACKSON COUNTY BANK
615 N. Maguire 64093
816/747-7141

Washington

FRANKLIN COUNTY MERCANTILE BANK
P.O. Box 337 63090
314/239-7741 Tr$3.2 Mil
Hd: Mary K. Sprick, TO

MONTANA

Billings

FIRST INTERSTATE BANK OF BILLINGS, N.A.
First Interstate Center, 401 N. 31st St.
P.O. Box 30918 59116
406/255-5230 Tr$175 Mil
Hd,Nb: David L. Haft, VP&TO
PersTr: Brent L. Lindsey, AsstVP&TO
Prob,PersTr: Steven J. Depner, TO
TrInv: Richard Crowder, AsstVP
Penny Shimp, IO
EmplBen: Alan H. Staszcuk, AsstVP&TO
TrOpers: Janet A. Isfeld, TOpO

FIRST TRUST COMPANY OF MONTANA
(First Bank System, Inc.)
P.O. Box 30678 59115
406/657-8124 Tr$360 Mil
(Trust Division Offices in Bozeman, Great Falls,. Helena & Missoula)
David L. Servies, Pres&CEO
Helen M. Hancock, VP&Sec
Fred Springsteen, VP&TO
Sherrie Pantle, SrTOpO
Marilyn F. Byrd, CTO
Deborah Kuykendall, CTO
Thomas McCleary, TO&Treas
TrInv: Michael Penfield, IO
EmplBen: Joanne Kennedy, EBO

NORWEST CAPITAL MANAGEMENT & TRUST CO., MONTANA
Corporate Office
Norwest Bank Bldg., P.O. Box 30058 59117
406/248-7344 Tr$563 Mil
(Branches in Great Falls & Helena)
R. M. Nelson, CEO&Pres
M. A. Mathews, Jr., ExecVP
Billings Office:
Mgr: Howard Vralsted, VP
Richard F. Rigler, AsstVP
Alan R. Fangsrud, TO
Gerri M. Rowe, AsstTO
John H. Skogmo, AsstVP

Bozeman

FIRST SECURITY BANK OF BOZEMAN
P.O. Box 910 59771-0910
406/587-0641 Tr$1.7 Mil
Hd: Philip R. Sandquist, Pres
PersTr,CorpTr: Ronald R. Farmer, AsstTO

FIRST TRUST COMPANY OF MONTANA
(First Bank Systems, Inc.)
P.O. Box 730 59715
406/587-5451
(Branch of Billings)
Hd: Charles A. Wendtland, VP&TrCoun

Great Falls

FIRST INTERSTATE BANK OF GREAT FALLS
425 First Ave. N., P.O. Box 5010 59403
406/761-1750 Tr$17 Mil
Hd: Karen B. Hudson, AsstVP&TO

FIRST TRUST COMPANY OF MONTANA
(First Bank System, Inc.)
300 Central, P.O. Box 5000 59403
406/761-2650
(Branch of Billings)
Hd: N. Patrick Butler, VP
Bonnie Heikens, TO

NORWEST CAPITAL MANAGEMENT & TRUST CO., MONTANA
21 Third St. N., P.O. Box 5011 59403
406/761-0200
(Branch of Billings)
Mgr: Thomas H. Ellis, VP
Jeffrey M. Mahon, AsstVP
Robert K. Doerk, Jr., TO

TRUST CORPORATION OF MONTANA
P.O. Box 2308 59403
406/791-7320 Tr$167.5 Mil
Hd: Robert B. Bragg, Pres
PersTr,TrOpers: Jo Ann Hopp, TO
CorpTr: Larry LeMaster, VP&TO
EmplBen: Cyndi Birkholz, TO
Nb: Donald L. Knutson, VP&TO

★Helena

FIRST TRUST COMPANY OF MONTANA
(First Bank System, Inc.)
P.O. Box 1678 59624
406/443-6161
(Branch of Billings)
Hd: Don Short, VP&Mgr
Becky Powell, TO

NORWEST CAPITAL MANAGEMENT & TRUST CO., MONTANA
350 N. Last Chance Gulch 59601
406/447-2050
(Branch of Billings)
Mgr: M. A. Mathews, Jr., ExecVP
David L. Roberts, VP
Gregory A. Hughes, AsstVP
Elizabeth Faye Logan, AsstTO
Gary J. Dunn, AsstVP
Joan Morello, TO
Gregory E. Olsen, TO
Joseph B. Robinson, TO

Miles City

FIRST SECURITY BANK & TRUST OF MILES CITY
700 Main St., P.O. Box 250 59301
406/232-3620
Hd: Robert C. Lucas, Pres&TO

Missoula

FIRST INTERSTATE BANK OF MISSOULA, N.A.
P.O. Drawer B 59806
406/721-4200 Tr$50 Mil
Hd: Susan K. O'Neil, VP&TO

FIRST TRUST COMPANY OF MONTANA
(First Bank System, Inc.)
P.O. Box 7969 59807
406/728-0670
(Branch of Billings)
Hd: Steven Polhemus, VP&Mgr

Shelby

TOOLE COUNTY STATE BANK
P.O. Box M 59474
406/434-5528 Tr/u$1 Mil
Hd: Clayton J. Jacobs, Csh&OpO

NEBRASKA

Alliance

THE ABBOTT BANK
P.O. Drawer A 69301
308/762-4400 Tr$20.9 Mil
Hd: R. S. Uhrig, SrTO
PersTr,CorpTr,TrInv: W. A. Sieler, TO
EmplBen,Nb: S. A. Krause, AsstTO
TDP: S. Franklin

ALLLIANCE NATIONAL BANK & TRUST CO.
124 W. Third St., P.O. Drawer E 69301
308/762-2300
John S. McGhehey
Eva Knight, AsstTO

Aurora

THE FARMERS STATE BANK & TRUST CO.
1234 L St. 68818
402/694-2111 Tr$3 Mil
Hd: Tom Darbro, SrVP&TO

FIRST NATIONAL BANK & TRUST COMPANY IN AURORA
P.O. Box 329 68818
402/694-3136 Tr$10 Mil
Hd,PersTr,Nb: James E. Koepke, Pres
EmplBen,TDP,TrOpers: David Laterla, AsstTO
Robert Robak, AsstCsh
Audrey Vaught, TOpO

Beatrice

FIRST NATIONAL BANK & TRUST CO.
120 N. 6th St., P.O. Box 338 68310
402/223-4041 Tr$4 Mil
Hd: Harold R. Deitemeyer, Pres&TO
John B. Dando, ExecVP&TO
Don Johnsen, VP&TO
Sherry A. Payne, Csh&TO

Bellevue

BANK OF BELLEVUE
100 American Plaza 68005
402/291-1400 Tr$13.4 Mil
TrInv: Gary Haertlein
TrOpers,TDP: Anna Morelock

TRI-COUNTY BANK & TRUST
1001 Fort Crook Rd. 68005
402/733-3000 Tr$2.6 Mil
Hd: Tom Collwell
PersTr,EmplBen,TDP: John Stark
TrInv: Gary Haertlein
TrOpers: Anna Morelock

Broken Bow

NEBRASKA STATE BANK & TRUST CO.
P.O. Box 688 68822
308/872-2466 Tr/o$1 Mil
Jo Woodward, Csh

Columbus

COLUMBUS BANK AND TRUST CO.
2501 13th St., P.O. Box 98 68601
402/564-1234
Hd: Robert C. Labenz, Pres&TO
Christine M. Schumacher, AsstTO

FIRST NATIONAL BANK & TRUST CO.
P.O. Box 730 68601
402/564-1481 Tr$42 Mil
Hd: David L. Duren, VP&SrTO
John Scott, TO
Elizabeth Haskins, TO

Cozad

COZAD STATE BANK & TRUST CO.
P.O. Box 2000 69130
308/784-2000 Tr$4.5 Mil
Hd: Blaine Spanjer, TO

FIRST BANK & TRUST CO.
P.O. Drawer B 69130
308/784-2515 Tr/u$1 Mil
Hd: Edward J. Boos, CEO

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Hd,TrInv,Nb: John H. Morehead, Pres
PersTr,TrOpers: K. Voegele, VP

Fremont

FIRSTIER BANK/FREMONT
P.O. Box 229 68025
402/727-1100
(Branch of Omaha)
Hd: Jeffrey S. Flores, AsstVP
TrOpers: Beth Meyer

FREMONT NATIONAL BANK & TRUST
152 E. 6th St. 68025
402/721-1050 Tr$116 Mil
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PersTr,Est: Thomas G. Kelly, VP&TO
TrOpers,TDP: Jolene Kasper, AsstTO

Gothenburg

THE GOTHENBURG STATE BANK & TRUST CO.
900 Lake Ave., P.O. Box 81 69138
308/537-7181 Tr$4.6 Mil
Hd: Matthew H. Williams, CEO
PersTr,TrOpers: Duane Oliver, VP

Grand Island

FIRSTIER BANK GRAND ISLAND
P.O. Box 2006 68802
308/382-3100 Tr$20 Mil
(Branch of Omaha)
Hd: Richard K. Rabe, AsstVP

FIVE POINTS BANK
2015 N. Broadwell Ave. 68801
308/384-5350 Tr$9.7 Mil
Hd: William W. Marshall, III

NORWEST BANK, GRAND ISLAND
202 W. Third St. 68801
308/382-7222
(Branch of Omaha)
W. T. (Chip) Essex, VP&Mgr
Ronald L. Adams, VP&Adm
Robert Dwyer, VP&FM
EmplBen: Greg Anderson, TO

OVERLAND NATIONAL BANK
P.O. Box 1688 68802
308/382-4800 Tr$30 Mil
Hd: Mary Kay Tuma, VP&TO
TrOpers: Nancy Kincanon, AdmAsst

Hastings

NORWEST BANK HASTINGS
747 N. Burlington 68901
402/463-3817
(Branch of Omaha)
W. T. (Chip) Essex, VP&Mgr
Marsha Pond, AsstTO

Hemingford

BANK OF HEMINGFORD
P.O. Box 157 69348
308/487-3314

Humboldt

HOME STATE BANK & TRUST CO.
P.O. Box 127 68376
402/862-2311 Tr$3 Mil
Co-Admin: Melba J. Cook, VP,Csh&TO
Charlene E. Schuetz, VP&TO

Imperial

ADAMS BANK & TRUST
545 Broadway 69033
308/882-4286 Tr$1.5 Mil
Hd: Douglas King, Pres&TO

Kearney

FIRST NATIONAL BANK & TRUST CO. OF KEARNEY
P.O. Box 578 68848
308/234-1818 Tr$22 Mil
DivHd: Alan M. Oldfather, ChmBd&TO
Leo L. Henricksen, SrVP&TO
Laurence L. Jepson, Pres&TO
DeptHd: Sharon K. Stelling
TrClk: Connie Frazier

GUARANTY TRUST CO.
2222 First Ave. 68847
308/234-2424 Tr/u$1 Mil
Hd: Wayne R. McKinney, ChmBd&TO
Mrs. Jackie Purdy, TrAdmO

PLATTE VALLEY STATE BANK & TRUST CO.
P.O. Box 430 68847
308/234-2424 Tr$15 Mil
Hd: Wayne R. McKinney, TO&ChmBd
TrOpers: Jackie Purdy, TrAdmO

Lexington

LEXINGTON STATE BANK
7th & Lincoln Sts. 68850
308/324-5691 Tr$9.9 Mil
Hd: Jon Thornburg, VP&TO
TrOpers: Betty Nelson, AsstTO

★Lincoln

FIRSTIER BANK, NATIONAL ASSOCIATION, LINCOLN, NE
13th & M Sts. 68501-1008
402/471-1346 Tr$600 Mil
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PersTr: Robert Chancellor, VP&Mgr
CorpTr: Lavon McBride, AsstVP&Mgr
TrInv: William S. Eastwood, VP&Mgr
EmplBen: Norman Wilson, VP&Mgr
TrOpers: Judeen Carstens, AsstVP&Mgr
Prob: Richard Emery, VP&Mgr
Farm: Charles Marquardt, VP&Mgr
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Tax: Jody Colins, AsstVP&TxMgr
EmplBenMktg: C. John Guenzel, VP&Mgr

NATIONAL BANK OF COMMERCE TRUST & SAVINGS ASSN.
NBC Center 68501
402/434-4411 $599 Mil
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PersTr: David E. Asche, VP&TO
CorpTr: Jan Hindman, TO
EmplBen: Michael D. Donnelly, VP&TO
TrOpers: Ann Hovis, VP&TOpO
Nb: Vicki Ladegard, TrMktgO
FM: Keith W. Carlson, VP

UNION BANK & TRUST CO.
3643 S. 48th St. 68506
402/488-0941 Tr$82 Mil
Hd,PersTr,CorpTr,Nb: R. David Wilcox, SrVP&TO
TrInv,ComTrF: Michael Dunlap, AsstVP&TO
EmplBen: Ken Backemeyer, SrVP&TO
TrOpers: James Winner, TO

McCook

FIRST NATIONAL BANK
P.O. Box 1388 69001-1388
308/345-1575 Tr/u$1 Mil
Hd: Jerry C. Meyerle, TO

McCOOK NATIONAL BANK
P.O. Box 1208 69001-1208
308/345-4240 Tr$1 Mil
Hd: P. Mark Graff, SrVP
PersTr: Angus Garey
Peter M. Graff
TrOpers: Lisa Einspahr

Minden

MINDEN EXCHANGE BANK & TRUST CO.
P.O. Box 179 68959
308/832-1600 Tr$16 Mil
Hd,TrInv: A. C. Hove, Jr., ChmBd&TO
TrInv: Ray Van Norman, Pres&TO
PersTr,CorpTr: Clara R. Benson, AsstTO
TrOpers: Marion Beck, TOpO

Nebraska City

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P.O. Box 725 68410
402/873-5573 Tr$7.03 Mil
Hd: Arvon J. Marcotte, Pres&TO
PersTr,TrOpers: Nadine Frakes, TO

OTOE COUNTY NATIONAL BANK & TRUST CO.
911 Central Ave. 68410
402/873-3388 Tr$5 Mil
Jay W. R. Bohlken, TO

Neligh

FIRST UNITED BANK
P.O. Box 129 68756
402/887-4143 Tr$1 Mil
(Branch in Verdigre)
Barbara C. Hughes, TO
Randy Helgren, Pres
William R. Bates, SrVP&AsstTO

Norfolk

THE DeLAY FIRST NATIONAL BANK & TRUST COMPANY
401 Norfolk Ave., P.O. Box 13 68701
402/371-1001 Tr$29 Mil
Hd: Elmer E. Mohl, Pres&TO
PersTr,CorpTr,EmplBen: Daniel B. Flood, TO
TrInv: Elmer Mohl, ExecVP&TO
TrOpers: Gina Guill

North Platte

FIRST NATIONAL BANK & TRUST CO.
P.O. Box 10 69103
308/532-1000 Tr$27 Mil
Hd: Donald D. Kilgore, VP&TO
TrOpers: Kim Steger
TDP: Kathy Horn

McDONALD STATE BANK
P.O. Box 220 69103
308/532-2300 Tr$2.25 Mil
Hd: J. W. McDermand, Pres

NORTH PLATTE TRUST CO.
P.O. Box 458 69103
308/532-3511 Tr/u$1 Mil
Hd: Ron Watson, Pres&TO

Ogallala

ADAMS BANK & TRUST
315 N. Spruce St., P.O. Box 720 69153
308/284-4071 Tr$10.8 Mil
Hd: Peter H. Hansen, TO

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PersTr,CorpTr,TrInv,TrOpers,Nb:
Karen Hosier, VP&TO
EmplBen: Randall Jauken, AsstVP&TO

DOUGLAS COUNTY BANK & TRUST CO.
6015 N.W. Radial Hwy. 68104
402/330-0500 Tr$52 Mil
Hd: Richard D. Mullin, SrVP&TO
PersTr: Patrick Coyle, VP&TO

FIRST NATIONAL BANK OF OMAHA
P.O. Box 3128 68103
402/341-0500 Tr$750 Mil
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CorpTr: Marc M. Diehl, TO
PersTr: H. David Neely
TrInv: Tom W. Allen, TO
ComTrF: Richard Chapman, TO
EmplBen: David P. Greer, TO
TrOpers: Al Schulz, TO
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TDP: D. L. Vuagniaux, OpO
Ann Turco, OpO

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1700 Farnam St. 68102
402/348-6350 Tr$1.9 Bil
(Branches in Fremont & Grand Island)
Hd: Thomas N. Moore, ExecVP
PersTr: Robert J. Timmins, VP
CorpTr: Stanley A. Traub, VP
ComTrF,EmplBen: Stanley A. Traub, VP
TrInv: Jerome J. Schumacher, VP
TrOpers: Robert J. Kahm, VP
Nb: Stephen R. Lundholm, VP

NORWEST BANK NEBRASKA, N.A.
P.O. Box 3959 68103
402/536-2260 Tr$700 Mil
(Branches in Grand Island & Hastings)
Hd: Ronald G. Weber, SrVP
PersTr: Harry P. Yosten, VP
CorpTr,EmplBen: J. Richard English, VP
InstitTrInv: Michael R. Kingston, VP
PersTrInv: Laurence M. Raynor, IO
TrOpers: Susan Joe, TOpO
Nb: Kathleen A. Cook, VP

PACKERS BANK AND TRUST CO.
4710 S. 23rd St. 68107
402/731-4900 Tr$11.815 Mil
Hd: Donald E. Dworak, ExecVP&TO
Douglas Kozeny, TO

Schuyler

THE SCHUYLER STATE BANK & TRUST COMPANY
68661
402/352-2401 Tr$1.787 Mil
Hd: Larry L. Bazata, Pres&TO
PersTr,CorpTr,TrInv,ComTrF:
Gwen M. Mach, TOpO

Scottsbluff

SCOTTSBLUFF NATIONAL BANK & TRUST CO.
1620 Broadway 69361
308/632-2155 Tr$43 Mil
Hd: D. E. Hittner, VP&TO

Seward

THE JONES NATIONAL BANK AND TRUST COMPANY OF SEWARD
P.O. Box 469 68434
402/643-3602 Tr$11.4 Mil
Hd: Velda R. Roberts, VP&TO

Verdigre

FIRST UNITED BANK
68783
402/668-2205
(Branch of Neligh)
Mgr: Kirk K. Cisler, SrVP&AsstTO

Wayne

STATE NATIONAL BANK & TRUST CO.
P.O. Box 130 68787
402/375-1130 Tr$8 Mil
Hd: David R. Ley, CEO&TO
Thomas C. McClain, VP&SrTO
TrInv: Robert Jordan, Pres&TO
TrOpers: Lorie L. Bebee, AsstTO

York

FIRST TRUST CO. OF YORK
P.O. Box 484 68467
402/362-4402 Tr$42 Mil
Hd: Robert V. Jones, Pres

YORK STATE BANK & TRUST CO.
P.O. Box 39 68467
402/362-4411 Tr$14 Mil
Hd: Katherine A. Bartling, VP&TO
TrOpers: Rhonda Harris, AsstTO&OpersO

NEVADA

Elko

FIRST INTERSTATE BANK OF NEVADA
P.O. Box 471 89801
702/738-3126
(Trust Office of Las Vegas)
Hd: Doug Reimer, AsstVP&RegMgr

Las Vegas

AMERICAN BANK OF COMMERCE
P.O. Box 98519 89193-8519
702/362-7222
Hd,EmplBen: R. Thomas Rhees, VP&SrTO
TrOpers: MaryAnn Kimmel

First Interstate Bank

FIRST INTERSTATE BANK OF NEVADA
P.O. Box 98588 89193-8588
702/791-6120 Tr$1.1 Bil
(Branches in Elko & Reno)
Hd: Wayne Williams, SrVP&ExecTO
BrMgr: Mark Dreschler, VP
TrInv: Sterling Jenson, VP&Mgr
PersTr: Gail Bishop, AsstVP
InstTr: Lindsey Wright, AsstVP
TrOpers: Terry Shamburger
CourtTr: Robert Hayes, TrAdm
Nb: Robert Johnson, VP&TSO

NEVADA STATE BANK
P.O. Box 990 89125
702/383-4261 Tr$120 Mil
Hd,EmplBen: Jim Mitchell, VP
PersTr: Sally Morrill, AsstVP&TO
TrInv: Juneen Horch, AsstVP&TO

PIONEER CITIZENS BANK OF NEVADA
P.O. Box 19260 89132
702/731-2222
(Branch of Reno)

SECURITY PACIFIC NATIONAL BANK, NEVADA
P.O. Box 18415 89114
702/386-3612
(Branch of Reno)
Hd: Marlene Kirch, VP
PersTr: Chris Munhall, AsstVP
EmplBen: Phil Gardner, TO

VALLEY BANK OF NEVADA
P.O. Box 98555 89193-8555
702/654-7100 Tr$6 Bil
Northern Region in Reno
TrDiv: Monte L. Miller, SrVP&Mgr
BusDev: Tommy L. Tucker
Lorri Jackson
SpecSituaMgr: D. Reed Sorenson, VP&SrTO
PersTrMgr: David M. Campbell, VP&TO
Anne M. Marschik, TO
Dee Chekowitz-Dykes, TO
EmplBenDeptMgr: Gary H. Blanchard, VP&TO
Donald Shewmaker, TO
InvDepMgr: Blayne Ence, VP&IO
Milton Ames, IO
Ken Fong, IO
Rich McCord, IO
CorpTrDeptMgr: Francine Schartz, VP&TO
Shelly Griffith, TO
CorpCustDeptMgr: Mark H. Bouchard, GpVP&TO
Jennifer Clonts, TO
Adam Trout, TO
Sam Culotta, TO
Brian Corcoran, TO
SupportSvcsDeptMgr: Mark H. Bouchard, GpVP&TO
Matthew Garban, TO&Supv
Mike Waller, TO
Kaja Drummond, TO

Reno

FIRST INTERSTATE BANK OF NEVADA
P.O. Box 30100 89520
702/784-3316 Tr$1 Bil
BrMgr: John Maher, SrVP
PersTr: Gayle Cangiano, AsstVP
TrInv: Gerrie Davis, VP
CorpTr,EmplBen: J. R. Beekman, AsstVP
TrOpers: Vance Walker, VP
Nb: Jim Yurashak, TBDO
Gretchen Huckaby, TBDO
CourtTr: Leo Humphreys, AsstVP

PIONEER CITIZENS BANK OF NEVADA
P.O. Box 2351 89505
702/788-2321 Tr$55 Mil
(Branch in Las Vegas)
Hd: David E. Lewis, VP&TO

SECURITY PACIFIC NATIONAL BANK, NEVADA
P.O. Box 11500 89550
702/688-6678 Tr$2.7 Bil
(Branch in Las Vegas)
Hd: Michael Samonek, SrVP
PersTr: Bill Ponton, VP
CorpTr: Fran Schartz, VP&TO
TrInv: Tom Josephsen, VP
ComTrF: Donna Bartlett, TO
EmplBen: Lois Odgen, AsstVP&TO
TrOpers: Daylene Hendricks

VALLEY BANK OF NEVADA
P.O. Box 20000 89520-0025
702/789-7060 Tr$1.9 Bil
Northern Region
TrDiv: Monte L. Miller, SrVP&Mgr
NoTrReg: Kenneth W. Suess, RegVP&Mgr
InvDeptMgr: Blayne Ence, AsstVP&TO
Murray A. Foster, AsstVP&IO
PersTr: Judy Toland, VP&TO
Sally Ramsey, TO
Craig Loveless, TO
Cathy Owens, TA
EmplBen: Alfred Knepper, AsstVP,TO&Mgr
CorpCust: Shawn Schai, TO&Mgr
SupportSvcsDeptMgr: Lori Nelson, TOpO

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Amherst

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(Branch of Keene)
Leon P. Dusoe, ExecVP

Chesterfield

GRANITE BANK, N.A.
(Branch of Keene)
Leon P. Dusoe, ExecVP

Claremont

BANKEAST
P.O. Box 240 03743
603/542-7755
David Wilson, RegPres

Concord

THE BANK OF NEW HAMPSHIRE,NatAssn
P.O. Box 477 03302-0477
603/225-4500 Tr$418 Mil
(Branches in Manchester, Nashua & Portsmouth)
Hd: Frederic R. Pilch, SrVP&TO
PersTr: Walter L. Parr, VP&TO
CorpTr: Richard Workman, AsstVP&TO
TrInv: Ronald R. Camirand, VP&TO
EmplBen: Janet Gregsak, AsstVP&EBO
TrOpers: Debra Patten, TOpO
Nb: Dohrman Sinclair, VP&TO

BANKEAST TRUST COMPANY
116 N. Main St. 03301
603/224-8100
(Branch of Manchester)
David C. Bliss, VP&TO

CHARTER TRUST COMPANY
95 N. Main St., P.O. Box 1374 03302-1374
603/224-1350 Tr$137 Mil
Hd: Robert J. Diefendorf
PersTr,Nb: Diefendorf/Gornell
CorpTr,TrInv: Niall MacDonagh
ComTrF,TrOpers,TDP: Lynn Lewis
EmplBen: Friedman/MacDonagh

FIRST CAPITAL BANK
P.O. Box 528 03302-0528
603/225-4300 Tr$123 Mil
Hd: William B. Morrison, VP&SrTO
PersTr: Mark E. Lavalle, AsstVP&TO
Richard N. Edmunds, TO
Nb: Sandra D. Hall, AsstVP

NEW HAMPSHIRE SAVINGS BANK
27 N. State St. 03301
603/224-7711 Tr$87 Mil
Hd: Raymond Martin, VP&TO
PersTr: Terry Moretz, AsstVP
TrInv: Richard C. Padgham, CFA,VP
TrOpers: Judy Dionne, AsstTreas
Nb: Hector N. Stokes, AsstTreas&TO

Conway

INDIAN HEAD BANK-NORTH
Main St. 03818
603/447-4700
(Affiliate of Nashua)
Hd: Marlene Gallinelli, AsstVP&TO

Dover

CONSTITUTION TRUST COMPANY
140 Washington St. 03820
603/742-8100 Tr$50.851 Mil
Hd: John H. Dyer, Jr., Pres
TrOpers: Doris G. Couture, VP

STRAFFORD NATIONAL BANK
353 Central Ave. 03820
603/742-2100 Tr$20 Mil
Hd: Anthony F. Donegan, VP-Tr&IO
TrOpers: Anita M. Blum, AsstTO

Exeter

FIRST NH EXETER BANKING CO.
P.O. Box 100 03833
603/778-7878 Tr$60 Mil
Hd: John F. Cullinane, VP&SrTO
Rudolph C. Hede, VP&TO
Patricia S. Qualter, TO
Rand Zimmerman, AsstVP&TO

INDIAN HEAD BANK & TRUST CO.
P.O. Box 780 03801
603/433-3400
(Affiliate of Nashua)
Betsy P. Burke, TO

Hampton

BANK MERIDIAN, N.A.
100 Winnacunnet Rd., Box 4000 03842
603/926-6311
(Affiliate of Amoskeag BankShares serving coastal and southern N.H.)
Nb: Thomas Nowak, DirPvtBnkg

Hanover

DARTMOUTH NATIONAL BANK
P.O. Box 991 03755
603/643-2500 Tr$360 Mil
(Branch in New London)
Hd,PersTr,Nb: William B. Hamilton, Jr., SrVP&SrTO
Admin: Cynthia J. Neily, VP&TO
TrInv: Donald E. Vogel, VP

Jaffrey

GRANITE BANK, N.A.
03452
(Branch of Keene)
Leon P. Dusoe, ExecVP

Keene

GRANITE BANK, N.A.
122 West St., P.O. Box 627 03431
603/352-1600 Tr$60 Mil
(Offices in Amherst, Chesterfield, Jaffery, Milford and Peterborough)
Hd: Leon P. Dusoe, ExecVP
PersTr: Gail Anthony, TO
TrOpers: E. Faye Sargent, TO

INDIAN HEAD NATIONAL BANK OF KEENE
20 Central Square 03431
603/357-8100
(Affiliate of Nashua)
Hd,TrInv: Kevin A. Soucy, VP&TO
PersTr,CorpTr,TrOpers: Deidre L. Fillmore, TO

Laconia

FIRST CENTRAL BANK
P.O. Box 250 03247
603/524-1040 Tr$115 Mil
(Affiliate with First NH Investments Services)
Hd: Jon F. Nivus, VP&SrTO
Barbara Z. Peck, TO

Littleton

INDIAN HEAD BANK-NORTH
160 Main St. 03561
603/444-8000
(Affiliate of Nashua)
Hd: Marlene S. Gallinelli, AsstVP&TO

Manchester

AMOSKEAG BANK
P.O. Box 150 03105
603/647-3600 Tr$411 Mil
(Affiliate offices in Bank Meridian, N.A., Hampton & Souhegan National Bank, Milford)
Hd: Earle L. Tryder, ExecVP
PersTr: Herbert W. Nelson, VP&TO
CorpTr: Verna Pare, AsstVP&TO
TrInv: Sarah Yoshida, CFA, SrVP&SrIO
ComTrF: Pamela D. Mallett, PtfolMgr
EmplBen: David E. McKenzie, VP&PenTO
TrOpers: David D. Berndt, VP&TO
Nb: John J. Latimer, VP&TO

BANK OF NEW HAMPSHIRE,NatAssn
P.O. Box 600 03105
603/624-6600
(Branch of Concord)
Hd: Frederic R. Pilch, SrVP&TO
PersTr: Robert Waldron, VP&TO
Nb: Dohrman Sinclair, VP&TO

BANKEAST TRUST COMPANY
Two Wall St. 03105
603/624-6281 Tr$410 Mil
(Branches in Concord, Portsmouth & Rochester)
Hd: Carroll E. Winch, Pres&CEO
PersTr: Roberta R. Freedman, VP&TO
CorpTr: David C. Bliss, VP&TO
TrInv: Steven R. Stein, VP
TrOpers: Cindy J. Motta, AsstVP

FIRST N.H. BANK, N.A.
One Hampshire Plaza, P.O. Box 90 03105
603/668-5000 Tr$265 Mil
(Affiliate in Wolfeboro)
Hd: Delma H. Reagan, SrVP&SrTO
PersTr: Therese A. Benoit, VP&TO
CorpTr,EmplBen: Margaret A. Wiebusch, VP&TO

FIRST NH INVESTMENT SERVICES CORPORATION
1000 Elm St., 20th Fl. 03101
603/644-6595 Tr$725 Mil
John L. Claps, Pres,CEO&Treas
Paul R. Beck, SrVP-PvtBnkg
Duane G. Lighthall, SrVP&IO
William A. Proskow, SrVP&SrIO
Delma H. Reagan, SrVP,SrTrAdm&Sec
Gregory S. Boyd, VP&OpersO

Milford

GRANITE BANK, N.A.
(Branch of Keene)
Leon P. Dusoe, ExecVP

SOUHEGAN NATIONAL BANK
Nashua St., P.O. Box 19 03055
603/673-3480
(Affiliate of Amoskeag BankShares serving southern N.H.)

Nashua

BANK OF NEW HAMPSHIRE,NatAssn
191 Main St. 03060
603/880-5432
(Branch of Concord)
Hd: Frederic R. Pilch, SrVP
PersTr,EmplBen,Nb: Robert E. Hussey, VP&TO

INDIAN HEAD NATIONAL BANK
146 Main St., P.O. Box 3730 03061
603/880-5050 Tr$570 Mil
(Affiliate Offices in Conway, Exeter, Keene, Littleton & Portsmouth)
Hd: Eugene P. Patterson, SrVP&SrTO
PersTr,CorpTr,EmplBen: Paul J. Anton, VP&TO
ComTrF: John A. Lumbard, VP&IO
TrInv: Howard S. Shaff, VP&IO
TrOpers: Gloria S. Comolli, AsstVP
Nb: Edward J. Sullivan, VP&TO

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Nashua (Cont'd)

NASHUA TRUST CO.
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603/882-2755 Tr$125 Mil
Hd: Robert W. Ray, SrVP&TO
PersTr,Taxes,CorpTr: Harry G. Locke, VP&TO
TrInv: Mark R. Litzerman, CFA, AsstVP&IO
EmplBen: Ashley D. Burt, Jr., AsstVP&TO
EmplBen,PersTr: Gretchen Teich, AsstTO
Taxes,PersTr,ComTrF: Judith K. Noel, AsstTO
TrOpers: Thomas Jasalavich, AsstTO&TOpO

New London

DARTMOUTH NATIONAL BANK
The Gallery, Newport Rd. 03257
603/526-2600
(Branch of Hanover)

Peterborough

GRANITE BANK, N.A.
03458
(Branch of Keene)
Hd: Leon P. Dusoe, ExecVP

Portsmouth

THE BANK OF NEW HAMPSHIRE, N.A.
2 Harbour Place 03801
603/624-6600
(Branch of Concord)
Dohrman Sinclair, VP&TO

BANKEAST TRUST COMPANY
134 Pleasant St. 03801
603/433-1714
(Branch of Manchester)
Janice D. Colburn, AsstVP&TO

THE FIRST NATIONAL BANK OF PORTSMOUTH
325 State St. 03801
603/433-2946 Tr$113 Mil
Hd,CorpTr,TrInv: Ralph M. Lincoln, VP&SrTO
PersTr,EmplBen,Nb: Richard G. Kaiser, VP&TO
TrOpers: Gail Doran

INDIAN HEAD BANK & TRUST CO.
P.O. Box 780 03801
603/433-3400
(Affiliate of Nashua)
Joan S. Rice, AsstVP&TO

Rochester

BANKEAST TRUST COMPANY
19 S. Main St. 03867
603/335-1524
(Branch of Manchester)
Norma M. Goddard, SrTO

Wolfeboro

WOLFEBORO NATIONAL BANK
2 Center St. 03894
603/569-1221 Tr$14 Mil
(Affiliate of First NH Investment Services Corporation in Manchester)
Therese A. Benoit, TO

NEW JERSEY

Annandale

UNITED NATIONAL BANK
Beaver Ave. 08801
(Regional Trust Office of Plainfield)
John M. Bonk, VP&SrTO

Atlantic City

FIRST FIDELITY BANK, N.A., NEW JERSEY
1301 Atlantic Ave. 08401
609/343-7572
(Regional Trust Office)
Mgr: Sidney Parker, AsstVP&TO

NATIONAL WESTMINSTER BANCORP NJ
Atlantic Ave. 08404
609/441-7006
(Branch of Newark)
John Reed

Belmar

NATIONAL WESTMINSTER BANCORP NJ
F Street 07719
201/681-4000
(Branch of Jersey City)
Richard Kelly

Bordentown

BANK OF MID-JERSEY
Rte. 130 08505
609/298-5500
Hd: Harold J. Johnston, SrVP&TO
TrInv: Cynthia L. Rigg, AsstVP

Brick Town

FIRST NATIONAL BANK OF TOMS RIVER, N.J.
575 Rte. 70 08723
201/477-9199
(Branch of Toms River)
Warren Kahnt, TBDO

Bridgeton

FARMERS & MERCHANTS NATIONAL BANK
53 S. Laurel St. 08302
609/451-2222 Tr$105 Mil
Hd: John D. Catalano, SrVP&SrTO

UNITED JERSEY BANK
Commerce & Laurel Sts.
P.O. Box 100 08302
609/453-2520
(Regional Trust Office of Hackensack)
INVESTMENT MANAGEMENT DIVISION:
PersTr: Thomas D. Lee, TO
Nb: Stephen Pappaterra, AsstVP

Bridgewater

FIRST NATIONAL BANK OF CENTRAL JERSEY
1125 Rte. 22 West 08807
201/685-8317 Tr$295 Mil
Hd,: John J. Cannon, VP&SrTO
PersTr: Ellery C. Scott, VP&TO
TrInv: James H. Olson, VP&TO
TrOpers: Donald Furda, TO
Nb: Wendy A. McGuire, AsstTO

Cape May Court House

FIRST NATIONAL BANK OF TOMS RIVER, NJ
105 N. Main St. 08210
609/465-1920
(Branch of Toms River)

Chatham

BEACON TRUST CO.
39 Main St. 07928
201/635-3800 Tr/a$90 Mil
Hd: Arthur W. Hyde, Pres
PersTr: William M. Otterbein, VP
TrInv: Laurence S. Liu, VP&CIO
EmplBen: Peter A. Beekman, VP
TrOpers: Daniel J. Leary, III, AsstVP

THE CHATHAM TRUST CO.
640 Shunpike Rd. 07928
201/635-3000 Tr$5.2 Mil
Hd: Lane Reichman, AsstVP&TO

Cherry Hill

NATIONAL WESTMINSTER BANCORP NJ
878 Rte. 70 E. 08003
609/795-4839
(Branch of Newark)
John Urban

UNITED JERSEY BANK
800 Kings Hwy. N. 08003
609/667-1939
(Regional Trust Office of Hackensack)
Nb: Stephen Pappaterra, AsstVP

Edison

MIDLANTIC

MIDLANTIC NATIONAL BANK
Metro Park Plaza, P.O. Box 600 08818
201/321-8400 Tr$6 Bil
(Trust Facilities in Englewood, Morristown, Mount Laurel, Princeton, Red Bank, Ridgewood, Roseland & West Paterson)
Hd: James B. Wynsma, ExecVP
PersTr: David G. Paterson, VP
CorpTr: Richard J. O'Connell, VP
PvtBkg: Charles E. Griffith, Jr., VP
TrInv: Gale S. Gillespie, SrVP
EmplBen: Jeffrey P. Moody, VP
TrOpers: Louis Cozens, SrVP
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201/354-3400
(Trust Offices in Long Branch, Princeton, South Orange, Springfield, Summit, Trenton & Westfield)
Hd: John F. Cavicchia, SrVP&TO
PersTr: Michael B. Vath, VP&TO
CorpTr: Bernard F. Cimo, VP&TO
TrOpers: Robert R. Storch, VP&TO
TrInv: John C. Kautz, VP&TO

Englewood

MIDLANTIC NATIONAL BANK
Private Investor Banking Center
1 Engle St. 07631
201/894-4823
Hd,Nb: Norman E. Smyth, VP
PersTr: Patrick H. Clarke, AsstVP

Flemington

THE FLEMINGTON NATIONAL BANK & TRUST CO.
56 Main St. 08822
201/782-3151
Hd: Paul Nosal, TO

Freehold Township

CENTRAL JERSEY BANK & TRUST CO.
P.O. Box 786 07728
201/462-0011 Tr$325 Mil
Hd: Kenneth E. Dulow, VP&SrTO
TrInv: Donald J. White, VP&IO
TrOpers: Nicholas G. Kominski, AsstVP
EmplBen: Donald A. Oldfield, AsstVP&PenTO
ComTrF: Roslyn M. Musler, AsstTO
Nb: Nicholas M. Fugaro, VP

Gladstone

PEAPACK-GLADSTONE BANK
P.O. Box 178 07934
201/234-0700 Tr$113 Mil
Hd: Marvin P. Danielson, SrVP&SrTO
PersTr,TrInv: Craig C. Spengeman, VP&TO
TrOpers,TDP: Jean Merrill, TO

Glen Rock

CITIZENS FIRST NATIONAL OF NEW JERSEY
208 Harristown Rd. 07452
201/670-2520 Tr$375 Mil
(Branch in Ridgewood)
Hd: Richard A. Moore, Jr., ExecVP
PersTr: Lawrence J. Sheehan, SrVP
Peter N. Sonderfan, SrVP
Leonard M. Nedswick, VP&TO
TrInv: Albert Lawrence, SrVP
EmplBen: Diana Voltzow, VP
TrOpers: Barbara Gasparini, VP
Nb: John O'Leary, VP
Robert Desch, VP
Tax: Robert Carlsen, TO

Discretionary Trust Assets: This figure should reflect the market value of employee benefit, personal trusts, estates, and managed agencies over which each institution exercises investment discretion as reported to the F.D.I.C. on the "Annual Report of Trust Assets".

Hackensack

United Jersey Bank

UNITED JERSEY BANK
223 Moore St. 07602
201/646-5217 Tr$1.2 Bil
(Regional Trust Offices in Bridgeton, Cherry Hill, New Providence, Princeton, Randolph & Red Bank)
INVESTMENT MANAGEMENT DIVISION:
Hd: William F. Flyge, ExecVP
TrDept: Stephen G. Chaberski, SrVP
CorpTr: Richard J. Rein, SrVP
Inv: John Gustafson, SrVP
Nb: Robert T. Garty, SrVP
TrSvcs: Richard Bradley, VP

Hoboken

HARBOR TRUST COMPANY
5 Marineview Plaza 07030
201/963-6460 Tr$1.6 Bil
Brian T. McGirl, Pres&CEO
Salvatore A. Bellotti, VP&Treas

Jersey City

PROVIDENT SAVINGS BANK
830 Bergen Ave. 07306
201/915-5511 Tr$53 Mil
Hd: Eleanor G. Forner, VP&TO
Nb: Thomas A. Smyth, TO

THE TRUST CO. OF NEW JERSEY
35 Journal Sq. 07306
201/420-2650 Tr$170 Mil
Hd: Raymond P. Catlaw, 1stVP&TO
PersTr: Frank E. Bevacqua, TO
Roger T. Bernhammer, VP

Lakehurst

BERKELEY FEDERAL SAVINGS & LOAN ASSOCIATION
1900 Route 70, Colbye Commons
P.O. Box 257 08733
201/657-5000 Tr$50 Mil
Hd,TrInv: Ira J. Brower, SrVP&SrTO
PersTr,TrOpers: Debralee Maynard, AsstVP
Nb: Susan P. Cox, AsstVP

THE FIRST NATIONAL BANK OF TOMS RIVER, N.J.
2 S. Colonial Dr. 08733
201/657-2610
(Branch of Toms River)
Deborah A. Thomas, TBDO

Lakewood

NEW JERSEY NATIONAL BANK
900 State Hwy. 70 & Buckingham Dr. 08701
201/370-0100
(Branch of Trenton)
Hd,TrInv: William J. Slivka, VP
PersTr: Barbara S. Cosgrove, SrTO
Nb: Richard Thamsen

Livingston

THE HOWARD SAVINGS BANK
200 S. Orange Ave. 07039
201/533-7560 Tr$400 Mil
(Branches in Oradell & Toms River)
Hd: Joseph L. McElroy, Dir-TrSvcs
PersTr: Thomas D. Alvarez, VP
EmplBen: Hartwig Kahlke, SrTO
TrInv: James M. Brown, VP
Nb: Elissa T. Uber, VP
TrOpers: Hayden R. Phillips, VP

Long Branch

NATIONAL STATE BANK
555 Ocean Blvd. 07740
201/571-7725
(Branch of Elizabeth)
Barbara T. Hassett, AsstVP&TO

Maplewood

MAPLEWOOD BANK & TRUST CO.
161 Maplewood Ave. 07040
201/761-7830 Tr$142 Mil
(Branch of Summit Trust Company)
Hd: Patricia Burch Byers, VP&TO
TrInv: Hilton Jervey, SrVP
Nb: Doris V. Kesse, VP&TO

Maywood

COMMUNITY BANK OF BERGEN COUNTY
125 W. Pleasant Ave. 07607
201/843-2300 Tr/u$1 Mil
Hd,PersTr,CorpTr: Fredric P. Eckelman, AsstVP

NATIONAL COMMUNITY BANK
113 W. Essex St. 07607
201/845-1630 Tr$200 Mil
Hd,PersTr: Edward M. Katz, SrVP
PersTr: Judith Picchota, AsstVP
CorpTr: Michael Sabatino, VP
TrInv: Stephen A. Stone, VP
EmplBen: Donald E. Rose, VP
TrOpers: Barbara DeLuca, VP
Nb: John Wappel, 1stVP

Millburn

FIRST FIDELITY BANK, N.A., NEW JERSEY
397 Millburn Ave. 07041
201/565-3627
(Regional Trust Office)
Mgr: Marie Carlone, VP&TO

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May 14-18, 1990
HYATT OAK BROOK
Oak Brook, Illinois

June 11-15, 1990
SHERATON TARA HOTEL
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July 23-27, 1990
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October 1990, To Be Determined

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Rosemont, IL

June 1990
PITTSBURGH AIRPORT MARRIOTT
Pittsburgh, PA

July 1990
PRINCETON MARRIOTT
Princeton, NJ

August 1990
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September 1990
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Raleigh, NC

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201/368-7239
(Regional Trust Office)
Mgr: M. Ray Berberian, VP&TO

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Private Investor Banking Center
41 Oak St. 07450
201/652-8400
Mgr: Chia-Dann Chi, VP
PersTr: Theodore W. Cann, AsstVP
PvtBkg: Edward J. Oesterle, AsstVP
Nb: George Norman, VP&TO

Roseland

MIDLANTIC NATIONAL BANK
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201/266-6479
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NEW MEXICO (Cont'd)

Santa Fe (Cont'd)

FIRST INTERSTATE BANK OF SANTA FE,NatAssn
P.O. Box 969 87505
505/982-3671 Tr$140 Mil
Mgr,PersTr: Mildred L. Hermetet, VP&TO

Silver City

THE AMERICAN NATIONAL BANK
12th & Pope Sts. 88061
505/538-5302
Hd: Cash Skarda, Pres,ChmBd&TO

NEW YORK

★Albany

FIRST AMERICAN BANK OF NY
50 State St. 12207
518/445-1309 Tr$200 Mil
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CorpTr,EmplBen: Thomas P. White, AsstVP&TO
TrInv: Francis X. Moeller, VP
TrInv,ComTrF: John W. Meyer, TO
TrOpers: Matthew Knight, AsstVP&TO
Nb: Barbara Lewis, VP
TDP: Susan E. Navarette, SO

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(Corporate Headquarters and Eastern Region)
60 State St. 12207
518/447-3701 Tr$1.8 Bil
(Branch offices in Binghamton, Buffalo, Hauppauge-Long Island, Jamestown, Kingston, Olean, Syracuse & Watertown)
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Hd: Henry M. Gridley, Pres&CEO
TrInv: Peter A. Farrell, ExecVP&ChInvStrat
H. Douglas Barclay, Sec&CorpCoun
MktgSls,PersTr: William C. Francher, ExecVP-WesternReg
MktgSls,Corp&Inst: George H. Elferink, ExecVP-EasternReg
TrOpers: Joseph M. Abbruzzese, SrVP
CorpTr: Carol Dimelow, SrVP

NORSTAR TRUST COMPANY
69 State St. 12201
518/447-4231 Tr$1.8 Bil
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TrInv: John J. Quinlan, VP
EmplBen: Carolyn Anderson, TO
Nb: William V. O'Connor, VP/Mgr-EasternReg
Dennis P. Sheehan, VP
Paul R. Loucks, BDO

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State Street Centre, 80 State St. 12207
518/270-1350 Tr$150 Mil
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Amsterdam

NORSTAR TRUST COMPANY
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518/842-2211
(Branch of Eastern Region)
Nb: William V. O'Connor, VP

Andes

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914/676-3115
(Branch of Walton)

Auburn

NORSTAR TRUST COMPANY
120 Genesee St. 13021
315/253-2731
(Branch of Western Region)
Mgr: Walter Lowe, VP

Bath

BATH NATIONAL BANK
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607/776-9661 Tr$5 Mil
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TrOpers: Mary Crysler

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THE FISHKILL NATIONAL BANK
200 Main St. 12508
914/471-1711 Tr$1.757 Mil
TrOpers: Sharon J. Vaughn, AsstTO

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CHASE LINCOLN FIRST BANK, N.A.
(First City Division)
P.O. Box 700 13902
607/772-2261 Tr$400 Mil
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Harry J. Newbury, TO
Nancy M. Smith, AsstVP&TO
Thomas J. Hart, AsstVP&TO
EmplBen: Richard W. Brearton, III, AsstVP&TO
Inv: John P. Riesbeck, VP&SrIO
TrOpers: Kathleen Devine, Supv

KEY TRUST COMPANY
59 Court St. 13901
607/772-8000
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Constance Gage, TO

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1 Marine Midland Plaza 13902
607/772-5521
(Branch of Midstate Region, Syracuse)
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TrInv: Benedict R. DiLorenzo, IO

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(Trust Dept.)
132 Parkway Rd. 10708
914/337-3191 Tr$388 Mil
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Douglas J. Boyle, AsstVP
TrOpers: Dolores Benisatto, AsstVP&TOpO
TrInv: Patrick R. Mooney, VP
EmplBen: Joseph S. Montelle, AsstVP

Buffalo

KEY TRUST COMPANY
284 Main St. 14202
716/847-7746
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Mgr: Edward P. Bartz, VP

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MANUFACTURERS & TRADERS TRUST CO.
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TrOpers,TrAdmin: Duane E. Lee, II, VP

MARINE MIDLAND BANK,NatAssn
(Western Region Dept.)
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716/841-4108
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PersTr: Richard H. Hawks, Jr., SrVP&TO
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Hd: Richard Exton, VP&TO

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TrInv: T. Niles, VP&TrInvO
TrOpers: C. Camp

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Hd: Thomas J. Hart, AsstVP

NORSTAR TRUST COMPANY
5-9 E. Market St. 14830
607/962-2481
(Branch of Western Region)
Hd: Brent K. Stephans, VP

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Maryanne J. Wilbur, AsstTO

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Geneva

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315/789-7700
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516/759-3420 320 Mil
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PersTr: Edward Rudawitz, TO
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EmplBen: Peter A. Holtberg, VP&TO
Nb: Donald B. J. Smith, VP&TO

Glens Falls

FIRST NATIONAL BANK
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TrInv: Carter A. White, VP&IO
TrOpers: Sandra B. Fowlkes, AsstVP

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Barbara J. Purdy, TO
Laurie A. LaFountain, AsstEBO
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Michael S. Dier, IO
Linda M. Abbott, AsstIO
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Gloversville

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The Commons 14850
607/273-3210 Tr$117 Mil
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Sam Brewer, VP&TO
Patricia Pullman, AsstTO
EmplBen: Linda Carlton, AsstTO
Est: John Butler, Esq. AsstTO
TDP: Nancy McKittrick, TOpO

Jamestown

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716/661-3542
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716/661-2021 Tr$65 Mil
(Branch of Western Region, TrDept, Buffalo)
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205 N. Main St. 14701
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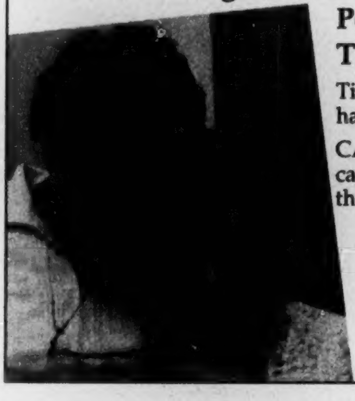

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NORTH CAROLINA (Cont'd)

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EmplBen: Sue W. Cole, ExecVP
TrOpers: Charlene Martin, TOpO
Nb: Sue W. Cole, ExecVP

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MID-AMERICAN NATIONAL BANK & TRUST CO.
222 S. Main St. 43402
419/531-7005 Tr$80 Mil
PersTr,CorpTr,EmplBen,Nb: Dan B. Hathaway, VP&SrTO
Nb: Karen Simons, AsstVP/CFP
EmplBen: Cathy Finkhousen, TOpO

Bridgeport

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(Branch of St. Clairsville)

Brilliant

PEOPLES BANKING COMPANY
3rd & Ohio 43913
614/598-4101
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Cambridge

PEOPLES BANKING COMPANY
914 Wheeling Ave. 43725
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Canton

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Central Plaza 44711
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PersTr: Alexander Hays, IV, SrTO
CorpTr: Timothy Steitz, AsstTO
TrInv: Paul T. Brady, TO
TrOpers: Dave Schumacher, AsstTO
EmplBen. Robert C. Stark, TO
EstAdm: Michelle Leasure, TO

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126 Central Plaza North 44702
216/489-5400 Tr$464 Mil
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Hd,EmplBen: Edwin C. Messerly, VP&TO
PersTr: Donald J. Dressler, VP&TO
James Rutledge, VP&TO
TrInv: Gary R. Martzolf, SrVP-TrInv
TrOpers: Linda M. Zaleski, VP
CorpTr: Stephen C. Donatini, VP&TO
Nb: John S. Gulas, SrTO

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P.O. Box 24190 44701
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(Branch in Alliance)
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PersTr: Suzanne M. Hunter, TO
TrInv: Marc B. Inboden, VP&TO
EmplBen: Samuel M. Lincoln, VP&TO
TrOpers: Alice G. Bonchack, TrOpO

Celina

THE CITIZENS COMMERCIAL BANK & TRUST COMPANY
P.O. Box 170 45822
419/586-5121 Tr$25 Mil
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EmplBen: Collin J. Bryan
TrOpers: Jacqueline Schleucher

Chillicothe

BANCOHIO NATIONAL BANK
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Cincinnati

AMERITRUST COMPANY, N.A.
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513/762-8360
(Branch of Cleveland)
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William A. Harding, VP
D. Bruce Ross, VP

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201 E. Fifth St. 45202-4117
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513/721-3232
(Branch of Dayton)
David Kilgo, AsstVP

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38 Fountain Square Plaza 45263
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PersTr: Phillip C. Long, SrVP&TO
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CorpTr: William M. Schumacker, TO
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513/579-2081 Tr$1.8 Bil
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PersTr: Craig M. Mann
CorpTr: Jacqueline M. Dever
TrInv: Thomas C. Diehl
EmplBen: James S. Cambron
TrOpers: Daniel F. Eckstein
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513/721-1265
(Branch of Dayton)
Diane P. Thieckins, VP&Mgr

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PersFinSvcs: Harold A. Klink, VP&TO
CorpFinSvcs: Nicholas Shundich, VP&TO
TrInv,ComTrF: B. Randolph Bateman, SrVP
TrOpers: William J. Keller, VP&TO

Cleveland

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P.O. Box 5937 44101
216/737-5200 Tr$13.5 Bil
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TrAdm: Frank I. Harding III, ExecVP
TrInv: Richard C. Hyde, ExecVP&ChIO
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CorpTr: William T. Renz, SrVP
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InvRes: James R. Kirk, SrVP-Dir
PersTrInv: Paul D. Neidhardt, SrVP
EmplBenInv: Dennis M. Grapo, SrVP

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1255 Euclid Ave. 44115
216/781-3333 Tr/o$400 Mil
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TrOpers: Richard H. Lindoerfer, AsstVP

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TrTax: Robert C. Johnson, VP
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EmplBen: JoAnn M. Diluzio
TrOpers: Tina M. Ledford

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Mark W. Immelt, VP
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EmplBenOpers: Donald J. Bisesi, VP
TrInv,Sls: Donald Cruse, SrVP
Est: Brian Cherkala, Mgr
RE: John Breault, Mgr
TrOpers: N. F. Bour, VP
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(Branch of Cleveland)
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614/463-7482 Tr$1.1 Bil
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CorpTr: Noel H. Knox, VP
TrInv: Ellwood Lewis, VP
EmplBen: Richard D. B. Funkhouser, VP
TrOpers: Jim S. Deyo, VP
NbPers: Larry D. Snyder, VP
NbCorp: Nicholas S. Madved, AsstVP

BANK ONE TRUST COMPANY, NA
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PersTr: Bernard B. Smyth, II, VP
EmplBen: H. Herbert Schupp, VP
TrOpers: Jay Mossman, SrVP
CorpTr: Roger R. LaCharite, VP
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Nb: William R. Baker

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Mara Cowgill, AsstTO

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TrInv,Nb: Dennis Neff, IO
TrOpers: Roger Borchers, AsstVP
EmplBen: Michael Kersh, AsstVP

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PersTr: James T. Neef, VP&TO
TrInv: Woodrow W. Stroud, Jr., VP&TO
EmplBen: John W. Sommer, VP&TO
TrOpers: Kenyon N. Murley, TO
Prob: Frank B. Williams, III, VP&TO
Nb: David W. Becher, AsstVP&TO

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513/226-8176 Tr$1.5 Bil
(Branches in Cincinnati & Springfield)
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PersTr: C. R. Barnes, VP&Mgr
CorpTr,EmplBen: Robert D. Shaw, SrVP&Mgr
TrInv,ComTrF: Richard J. Rolfes, VP&Mgr
TrOpers,Tx: Jan Goodwin, VP&Mgr
Nb: Diane P. Thielking, VP&Mgr

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PersTr: Paul Brenner
PersTr,ComTrF,TrOpers: Mary Goddard, AsstVP

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419/784-1221
(Branch of Toledo)
Kenneth E. Boroff, RegTO

Dover

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216/343-6611
(Branch of Cleveland)
Hd: Lawrence Markworth, VP

East Liverpool

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216/385-2265
(Branch of Youngstown)

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Hd: Perry Brown

Elyria

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LORAIN COUNTY BANK
124 Middle Ave. 44035
216/329-8140 Tr$112 Mil
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CorpTr: G. Sue DeChant, TO
PersTr,TrOpers: Diane Rowe, TOpO
PersTr: James L. Kier, VP&TO
TrInv: William T. McBride, TrInvO
TDP: Laraine Bailey
EmplBen: Nancy Noga, AdmAsst

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TrOpers: Frank M. Peters, TOpO
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TrInv,ComTrF: Joseph P. Belew, TO
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TrOpers: Richard A. Bennett, TO
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TrOpers: W. Jean Bell, AsstTO

Lima

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TrOpers: Teresa Hunsaker
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419/228-2011
(Branch of Toledo)
Janet C. Hawk, RegTrAdm

Lorain

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EmplBen: Charles S. Tashjian
TrOpers: Dorothy M. Maruschak

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216/244-6000 Tr$84 Mil
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PersTr: J. E. Gaw, TO
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TrOpers: Beverly A. Clark, AsstTO
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TrOpers: Madelyn Witsberger, AsstVP&TO

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Sandusky

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Scio

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(Branch of Martins Ferry)

Shadyside

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614/671-9345
(Branch of St. Clairsville)

Springfield

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513/324-5851
(Branch of Columbus)
Steven W. Howard, TO

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PersTr: Richard O. Matthies, AsstVP&TO
TrInv: John T. Blake, TrInvO
EmplBen: Brenda S. Haybarker, AsstTO

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513/324-7061
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Constance Beam Smith, TO

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(Branch of Youngstown)

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Melba Martin, TO

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(Branch of Findlay)
Louis D. Lajoe, TO

Tiltonsville

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134 Third St. 43963
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(Branch of Martins Ferry)

Toledo

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TrOpers: James A. Foote, TO
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Hd: Virgil Satchwell, VP

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Gerald V. Hazel, VP
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(Branches in Columbus, Dayton, Defiance, Findlay, Lima, Mansfield & Sandusky)
Hd: David A. Snavely, ExecVP
PersTr: Jerome J. Robison, SrVP
TrInv: John M. Ryan, SrVP
TrOpers: George A. Murphy, VP
EmplBenTr: Robert W. Cabanski, VP
CorpTr: Julie B. Higgins, SrVP
Craig H. Shopneck, VP
Prob: Erwin Diener, SrTO
RE: Arthur A. Morgan, SrTO
Nb: Michael R. Miller, VP

Troy

STAR BANK, N.A., TROY
910 W. Main St. 45373
513/335-8351 Tr$210 Mil
Hd,TrInv,Nb: Richard J. Fraas, SrVP&TO
PersTr,CorpTr,EmplBen: Phillip M. Jones, VP&TO
PersTr,TrOpers: Viola Strome, TO
Nb: Thomas J. Kieptz

Van Wert

THE PEOPLES BANK & TRUST
114 E. Main St. 45891
419/238-2399
Hd: Glen R. Jenkins, SrVP&TO

Vermilion

SOCIETY NATIONAL BANK
4700 Liberty Ave. 44089
216/967-3176
(Trust Office of Cleveland)
Ronald Virag, SrVP&Mgr

Warren

BANK ONE, YOUNGSTOWN, N.A.
106 E. Market St. 44481
216/841-7000
(Branch of Youngstown)

SECOND NATIONAL BANK OF WARREN
P.O. Box 1311 44482
216/841-0238 Tr$188.7 Mil
Hd: T. C. DeRoss, VP&SrTO
AcctAdm: J. A. Hatchner, VP
PersTr,EstSettlmt: S. M. Golias, AsstTO
TrInv: R. Fenwick, VP&IO
EmplBen: Anne G. Bump, AsstVP
TrOpers: J. R. Donaldson, VP
J. Zymaris, AsstTOpMgr

West Union

FIFTH THIRD BANK OF SOUTHERN OHIO
P.O. Box 158 45693
513/544-2358 Tr$1.3 Mil
Hd: John H. Condon, Pres&TO
TrOpers: Kay Johnson
Nb: W. Beasley
R. Steele

Wilmington

NATIONAL BANK AND TRUST COMPANY
48 N. South St. 45177
513/382-1441 Tr$42 Mil
Hd: Sarah E. Barker, VP&SrTO
Ray Bartel, AsstVP&TrInvO
Jill Green, TOpO
PersTr: Douglas W. Sweet

Wooster

WAYNE COUNTY NATIONAL BANK
Public Square 44691
216/264-1222 Tr$77 Mil
Hd,PersTr,CorpTr,TrInv: Stephen E. Kitchen, SrTO&ExecVP
PersTr: Thomas S. Rumbaugh, AsstTO
ComTrF,EmplBen: Jennifer A. Guenther, AsstTO

Youngstown

BANK ONE, YOUNGSTOWN, N.A.
6 Federal Plaza West 44503
216/742-6740 Tr$475 Mil
(Branches in East Liverpool, Steubenville & Warren)

THE DOLLAR SAVINGS & TRUST CO.
P.O. Box 450 44501
216/744-9000 Tr$700 Mil
Hd: Herbert H. Pridham, SrVP&SrTO
PersTr: Mark J. Wenick, VP&TO
CorpTr: W. S. Lakin, SrTO
TrInv: J. Bernard Fischer, SrTO
EmplBen: Robert M. Reto, AsstTO
R. Scott Mahood, TO
TrOpers: Dennis J. Delon, SrTO

MAHONING NATIONAL BANK
P.O. Box 479 44501
216/742-7000 Tr$300 Mil
Hd,Nb: Patrick A. Sebastiano, SrVP&SrTO
EstAdmin: C. Richard Jones, VP&TO
TrInv,ComTrF: Samuel Steffanina, TO&TrInvMgr
TrOpers: John Wal, VP&TO
CorpTr,EmplBen: Stephen D. Panak, TO
PersTr: Terrence F. Cloonan, TO

SOCIETY BANK OF EASTERN OHIO, NA
Mahoning Valley District
50 Federal Plaza E. 44503
216/743-3134
(Branch of Canton)
Gerald F. Dreier, VP&TO

Zanesville

THE CENTRAL TRUST CO.
434 Main St. 43701
614/452-9901
(Branch of Newark)
R. A. Jackson, SrTO
TrOpers: Richard A. Bennett, TO
Nb: William R. Baker, VP&TO

FIRST NATIONAL BANK OF ZANESVILLE
422-428 Main St. 43701
614/455-7060 Tr$135 Mil
Hd: Raymond L. Hecker, SrVP&TO
Jon L. Vannice, VP-Inv
TrOpers: John W. Carr, AsstTO

OKLAHOMA

Ada

FIRST NATIONAL BANK & TRUST CO.
101 E. Main St. 74820
405/332-5132 Tr$30 Mil
Hd: M. Keywood Deese, VP&SrTO

Include Your Logo
See Page 232

Alva

CENTRAL NATIONAL BANK OF ALVA
P.O. Box 667 73717
405/327-1122
Gertrude Myers, ChmBd&CEO
William R. Buckles, Pres
Evelyn Myers, VP
Allen J. Crouch, VP&TO
Orin R. Lancaster, VP&TO
Lynn E. Heasley, VP&Csh
J. Michael George, VP
Clint A. Elliott, VP
Mary Davison, Aud&AsstCsh
E. A. Ware, AsstCsh
Phil Hamilton, AsstVP
Roger Nobis, AsstVP
Weeta Kelley, AsstCsh

Ardmore

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P.O. Box 789 73402
405/223-5000 Tr$61 Mil
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TrAdmin: Mary Frances Carroll, AsstVP
TrOpers: Michael A. Rodriguez, TOpO

FIRST NATIONAL BANK & TRUST CO.
P.O. Box 69 73401
405/223-1111 Tr$36 Mil
Hd: Charles R. Milner, SrVP&SrTO
PersTr: Dianna L. Dean, AsstVP&TO
TrOpers: Dana G. Williams, TOpO

Bartlesville

WESTSTAR BANK, N.A.
P.O. Box 2248 74005
918/337-3290 Tr$230 Mil
Hd: Betty H. Dalrymple, SrVP&SrTO
TrTx: Glenn Jamison, VP&TO
Jack I. Seidle, VP&TO
Geraldine Knipmeyer, TO
TrOpers: Bertha Lanckriet, VP&TO
Sheila Evans, TOpO
TrInv: Larry Watson, VP&TrInvO
TrAdm: Stephen Colaw, TO

Billings

FIRST NATIONAL BANK & TRUST CO.
P.O. Box 307 74630
405/725-3222
(Branch of Perry)
Duane E. Palovik, SrVP&AsstTO

Bixby

CITIZENS SECURITY BANK & TRUST CO.
P.O. Box 130 74008
918/366-8264 Tr$10 Mil
Hd,TrInv,Nb: James W. Allison, ExecVP&TO
PersTr,EmplBen,TrOpers: Russell Smith, VP&TO

Blackwell

FIRST NATIONAL BANK & TRUST CO.
P.O. Box 31 74631
405/363-3313
Hd: Joe Berry Cannon, Pres&TO
Bill Chambers, ExecVP&TO
Virginia Mardis, ExecSec&AsstTO

SECURITY BANK & TRUST CO.
P.O. Box 151 74631
405/363-1940 Tr$15 Mil
Hd: W. W. Rodgers, ChmBd&CEO
TrOpers: Doris Samuel, AsstVP&TO

Broken Arrow

THE FIRST NATIONAL BANK & TRUST CO.
P.O. Box 70 74013
918/251-5371 Tr/u$1 Mil
(Assets Managed by The Trust Company of Oklahoma, Tulsa, Oklahoma)
Robert Eskridge, TO

Chickasha

CHICKASHA BANK & TRUST
1924 S. 4th St. 73018
405/222-0550 Tr/u$1 Mil
Hd: Richard A. Fitzpatrick, SrVP&TO

FIRST NATIONAL BANK & TRUST CO.
302 Chickasha Ave. 73018
405/224-2200 Tr$12 Mil
Hd: Patrick A. Brooks, SrTO
PersTr: Kay Ratcliff, TO
TrOpers: Rita Combs

OKLAHOMA NATIONAL BANK & TRUST CO. OF CHICKASHA, OKLA.
P.O. Box 1008 73023
405/224-6000 Tr$13 Mil
Hd: Robert B. Bates, Pres&TO
PersTr,CorpTr,TrInv,ComTrF: Deanna Powers, AsstVP&TO
TrOpers: Marquetta Ramsey, AsstTO

Clinton

FIRST NATIONAL BANK AND TRUST COMPANY IN CLINTON
P.O. Box 9 73601
405/323-2311 Tr$10 Mil
Hd: F. A. Sewell, III
PersTr,CorpTr,TrInv: Gilbert Dick
TrOpers,TDP: Carrie Crow

OKLAHOMA BANK & TRUST CO.
P.O. Box 99 73601
405/323-2345 Tr$1 Mil
Hd: G. W. Lowry, Jr., Pres

Duncan

FIRST BANK & TRUST CO.
P.O. Box 580 73534
405/255-1810
Hd: Steve Rahill, Pres
Loyd C. Cowan, SrVP&TO
Kathryn Bigham, AsstVP&TO

SECURITY NATIONAL BANK & TRUST CO.
P.O. Box 1468 73534
405/255-5860 Tr$83 Mil
Hd,TrInv,Nb,ComTrF: Hal H. Pennington, SrVP&TO
PersTr: Virginia Brenneis, VP&TO
TrOpers,TDP: Lynnette Irwin, TOpO
EmplBen: Brad Blystone, AsstTO
Oil & Gas/RE: Dorothy Taylor, TO

Durant

DURANT BANK & TRUST CO.
P.O. Box 130 74702
405/924-2211 Tr$2.5 Mil
Hd: William Fahrendorf, VP&TO

El Reno

CITIZENS NATIONAL BANK & TRUST CO.
P.O. Drawer 340 73036
405/262-5144 Tr$2 Mil
Hd: Gregory Parker, VP&TO

Enid

BANCOKLAHOMA TRUST CO.
P.O. Box 5496 73702
405/242-0555
(Branch of Tulsa)
Kenneth L. Meyer, VP

CENTRAL NATIONAL BANK & TRUST CO.
P.O. Box 3448 73701
405/233-3535 Tr$180 Mil
Hd,EmplBen,Nb: Roger Austin, SrVP&TO
PersTr: Stella Knowles, VP&TO
CorpTr: Ralph Kremeier, VP&TO
TrInv: Ron G. Barnes, ExecVP
SecurTrading: Kayle Costello, AsstTO
TrOpers: Sharon Walker, TO

Guthrie

BANCFIRST
P.O. Box 160 73044
405/282-4415
(Branch of Stillwater)
Mgr: Kay Hudson, SrVP&TO

Guymon

CITY NATIONAL BANK & TRUST CO.
P.O. Box 410 73942
405/338-6561 Tr$30 Mil
Hd: Wm. L. Thompson, VP&TO
TrAdmin: Virginia L. Wester, AsstVP&TO

Holdenville

FIRST NATIONAL BANK & TRUST
P.O. Box 790 74848
405/379-3307 Tr/u$1 Mil
Hd: John Harger, TO

Kingfisher

KINGFISHER BANK & TRUST CO.
P.O. Box 419 73750
405/375-3121 Tr$2.7 Mil
Hd: Waynard Hasenfratz, Pres&TO
TrOpers: George Brownlee, VP&TO

THE PEOPLES NATIONAL BANK
320 N. Main St. 73750
405/375-5911 Tr$3.8 Mil
Hd,PersTr,CorpTr,TrInv: Merrill Burruss, Jr.
TrOpers,Nb,TDP: Peggy F. Reherman, TO

Lawton

AMERICAN NATIONAL BANK
P.O. Box 1349 73502
405/353-6500 Tr$2.1 Mil
Hd: Elva Neely, VP&TO

CITY NATIONAL BANK & TRUST CO.
P.O. Box 2009 73502
405/355-3580 Tr$5 Mil
Hd: Jeffrey H. Nickle, VP&TO

Madill

THE BANK OF SOUTHERN OKLAHOMA, N.A., PC
P.O. Box 823 73446
405/795-3343 Tr/u$1 Mil
Hd: David C. Dunn, ExecVP,Csh&TO

McAlester

THE FIRST NATIONAL BANK & TRUST CO.
P.O. Box 948 74502
918/426-0211 Tr$16 Mil
Hd: Clark Bass, ChmBd
TrOpers: J. W. Allford, Csh&AsstTO
Judy A. Echols, AsstTO

Miami

THE FIRST NATIONAL BANK & TRUST CO. OF MIAMI
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918/542-3371 Tr$7 Mil
Hd: Sue L. Thompson, VP&TO
T. J. Archer, TO

SECURITY BANK & TRUST CO.
P.O. Box 880 74355
918/542-6661 Tr$12 Mil
Hd: Robert C. Tyson, Pres&TO

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918/687-6321 Tr$48 Mil
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TrOpers,TDP: Elaine Henderson

FIRST NATIONAL BANK & TRUST CO. OF MUSKOGEE
P.O. Box 68 74402
918/683-6761 Tr$35 Mil
(Assets Managed by The Trust Company of Oklahoma, Muskogee, OK)
Hd,PersTr: M. E. Thornley, Jr., SrVP
ComTrF: Janet K. Metzger, AsstVP
EmplBen: B. J. Coffman, VP

THE TRUST COMPANY OF OKLAHOMA
208 W. Broadway 74401
918/683-6761 Tr/o$40 Mil
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Nb,PersTr: M. E. Thornley, Jr., SrVP
ComTrF: Janet K. Metzger, AsstVP
EmplBen: Betty J. Coffman, VP
TrInv: See Tulsa Office

Norman

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P.O. Box 1167 73070
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Hd: Don Symcox, Pres

SECURITY NATIONAL BANK & TRUST CO.
P.O. Box 900 73070
405/321-7170 Tr$40 Mil
Hd,CorpTr: Lewis W. Beckett
PersTr: El Juana Pollock
TrInv: Joan Ralstin
EmplBen: Holly Russell

Nowata

FIRST NATIONAL BANK
P.O. Box 432 74048
918/273-1227
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George L. Hangs, AsstTO

★Oklahoma City

BANCOKLAHOMA TRUST CO.
P.O. Box 2418 73124
405/272-2074
(Branch of Tulsa)
Patrick R. Smith, VP

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P.O. Box 24128 73124
405/272-2166 Tr$274.7 Mil
PersTr: John D. Sloan, VP&TO
CorpTr: Marjorie Mathes, VP&TO
EmplBen: Ellen Helmey, VP&TO
TrOpers: Andrea Canada, AsstVP

CITY BANK & TRUST
P.O. Box 24500 73124
405/232-8501 Tr$10 Mil
Hd: Wm. O. Johnstone, Chm

FIRST INTERSTATE BANK OF OKLAHOMA N.A.
P.O. Box 25189 73125
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SpecFinSvcsGp: Jerry Goff, SrVP&TO
CorpTr: Raymond Kamp, VP&TO
TrInv: Lee Liscom
EmplBen: Herb Sliger, VP&TO
PersTr,Est: Ray Kolker, VP&TO
RE,Oil&Gas: Bert Bezdicek, VP&TO
ComTrF,TrOpers,TDP: Dick Kedy, VP&TO
Nb: Karen Gretchen, VP&TO

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Nb: Jerry Bernardy, SrVP
Admin: Paul Raisig, VP
TrOpers: Brenda Reeder, AsstVP

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PersTr: Donald E. Balaban, SrVP&SrTO
CorpTr: Jake Riley, SrVP
John H. Brown, SrVP
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EmplBen: C. A. Hartwig, SrVP
TrOpers: Melvin E. Burch, SrVP

NICHOLS HILLS BANK & TRUST COMPANY
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405/848-6811
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6307 Waterford Blvd., Ste. 100 73118
405/848-8899 Tr$310 Mil
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PersTr: Jerry M. Williams, SrVP
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Okmulgee

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(Branch in Billings)
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Joe C. Sewell, Jr., ExecVP&AsstTO
Ann Hight, VP&AsstTO
Duane E. Palovik, SrVP&AsstTO

Ponca City

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Pamela A. Buttram, AsstVP&TO
Evelyn Swope, TO

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405/765-4444 Tr$115 Mil
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CorpTr: Dorothy Vanover, AsstTO
TrOpers: Wanda Vick, AsstTO

Sapulpa

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P.O. Box 1408 74067-1408
918/224-3210
Hd: Elmer Neel, SrVP&TO

Shawnee

AMERICAN NATIONAL BANK & TRUST CO.
P.O. Box 1089 74802-1089
405/273-5000 Tr$50 Mil
Hd,CorpTr,Nb: Ralph G. Spencer, SrVP&TO
PersTr,TrInv: W. H. Yarger, VP&TO
TrAdmin: Mary Jeske, TO
TrOpers: Debra Gohlke, TO

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Nb: Don P. Grimes, SrVP&PresAsst

Stillwater

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Hd: Melvin Camp, SrVP&TO

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405/372-2230 Tr$18 Mil
Hd: Stanley R. White

Tulsa

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918/588-6000 Tr$2.5 Bil
(Branches in Enid & Oklahoma City)
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CorpTr: Robert W. Clark, VP&TO
TrInv,ComTrF: Rudy M. Thomas, SrVP
EmplBen: Phillip J. Owings, SrVP&SrTO
TrOpers: Thomas W. Wilkins, VP
TrCoun: Francis G. Hawkins
Tulsa Branch:
6505 E. 101 St. 74133
918/588-6800

FIRST NATIONAL BANK & TRUST CO. OF TULSA
P.O. Box 1 74193
918/586-5530 Tr$981 Mil
Hd: Robert A. Geweniger, SrVP&SrTO
PersTr: Paul Giehm, VP&SrTO
PersTr,Nb,Sls: Richard M. Corbridge, SrVP&SrTO
CorpTr,EmplBen: Randall W. Nelson, SrVP&SrTO
TrInv: Tom Weeks, SrVP&SrTrInvO
TrOpers: Patty K. Hampton, SrVP&SrTO

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PersTr,CorpTr: Robert Roesler, SrVP
EmplBen: John Beasley, VP
TrOpers,TDP: L. Elaine Simpson

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918/744-0553 Tr$270 Mil
(Branch of Oklahoma City)
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TrInv: William S. Boedeker, SrVP
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EmplBen: Tim Breedlove, SrVP

THE TRUST COMPANY OF OKLAHOMA
P.O. Box 3688 74101
918/745-2400
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PersTr: William E. Meyer, SrVP&TO
TrInv: Lee E. Adler, SrVP&IO
EmplBen: Roger D. Schnell, VP&TO

Vinita

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P.O. Box 407 74301
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Hd: Don Yarger, ExecVP&TO
Lowell C. Hatcher, TO
TrOpers: Brenda Hoffsommer
TDP: Jan Hext

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P.O. Box 278 74301
918/256-5585 Tr$.25 Mil
Hd: V. L. Buchanan, TO
James L. Shelton, AsstTO

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FIRST INTERSTATE BANK OF OREGON N.A.
960 N.W. Wall St. 97701
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(Branch of Portland)
Bill Olsen, TO

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Mgr: R. W. Ager, VP

Coos Bay

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503/269-4297 Tr$28 Mil
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PersTr: George F. Gage, TO
Helen E. Farrell, AsstTO
TrOpers: Clarinda Middleton

Eugene

FIRST INTERSTATE BANK OF OREGON, N.A.
P.O. Box 10566 97440
503/687-5955
(Branch of Portland)
Hd: Scott Duttenhaver, AsstVP&Mgr

UNITED STATES NATIONAL BANK OF OREGON
P.O. Box 10308 97440
503/687-7758
(Branch of Portland)
Mgr: D. A. Frosaker, VP

Medford

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P.O. Box 580 97501
503/776-5605
(Branch of Portland)
Hd: Robert LeRoy, AsstVP&Mgr

UNITED STATES NATIONAL BANK OF OREGON
P.O. Box 1107 97501
503/776-2551
(Branch of Portland)
Hd: C. C. Heath, VP&Mgr

Milton-Freewater

BANK OF COMMERCE
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503/938-5544
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Janice L. Palumbo, TO&Mgr

Portland

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(Branch of San Francisco, CA)
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PersTr: Kathleen Bube, VP&TO
TrOpers: Elizabeth Cecil
TrRE: Kerry Bates, AsstVP
Nb: Marc Grignon, VP&TO
TrInv: Marvin J. Trachta, VP&IO
OREmplBen: Greg Dreier, VP&Mgr
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2 Lincoln Center
10220 SW Greensburg 97223
503/245-9199
Alan Stonewall, Mgr

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4380 SW Macadam Ave., Ste. 450 97201
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ComTrF,EmplBen: Leroy J. Lundy, VP
Nb: Karen H. Sheridan, VP

FIRST INTERSTATE BANK OF OREGON, N.A.
P.O. Box 2971 97208
503/225-2362 Tr$2.2 Bil
(Branches in Bend, Eugene, Medford & Salem)
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Financial Services Group Hd:
Douglas McGregor
PersTr: Virginia Willard, VP/FSG
CorpTr,TrOpers,TDP: Peter Cullen, VP/CMG
TrInv: Dennis Wood, VP/CMG
ComTrF: Dale Annis, VP/CMG
RE: James Wilson, VP/CMG
EmplBen: Robert L. Belding, SrVP/CMG
TrMktg: Sandra Mico, VP/CMG
Financial Service Center
Main Office
1300 S.W. 15th Ave. 97201
503/225-2371
Donald Younger, VP/FSG
Private Banking & Financial Services Center
503/225-2327
Grant Stebner, VP/FSG

KEY TRUST COMPANY OF THE NW
P.O. Box 272 97207
503/790-7680 Tr$760 Mil
Hd: Lu Baggenstos, SrVP&AdminMgr
Pers,RE: Richard George, VP
TrInv: Michelle Dicus, SrPortMgr
EmplBen: Greg Schmidt, AsstVP
TrOpers: Larry Holden, VP
Nb: Kenneth Simpson, VP

KEY TRUST COMPANY OF THE NW
1211 S.W. 5th Ave. 97204
503/790-7650
Mgr: Richard George
EmplBen: Greg Schmidt

PACIFIC NORTHWEST TRUST COMPANY
121 S.W. Morrison, Ste. 1450 97204
503/295-6974 Tr$305 Mil
Hd: Rick Meigs, Pres
ComTrF: Chris Williams
EmplBen: Judy Hereim, VP
TrOpers: Brenda Miller
Nb: Craig Stuvland, ExecVP

SECURITY PACIFIC BANK OREGON
P.O. Box 2808 97208
503/222-7620 Tr$250 Mil
Jack L. Robson, SrVP
PersTr: Robert M. Magee, VP
CorpTr: Joan Autio, VP
EmplBenMgr: Larry J. Lee, VP
TrInv: Robert T. Platt, SrVP
TrOpers: Louise Freeze, AsstVP

UNITED STATES NATIONAL BANK OF OREGON
P.O. Box 3168 97208
503/275-6588 Tr$2.09 Bil
(Branches in Bend, Eugene, Medford & Salem)
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PersTr: D. E. Fletcher, SrVP&TO
TrInv: S. Y. Schuster, SrVP
CorpTr,BusSvcsDiv: S. Bronson-Charno, VP
Forestry: W. E. McArthur, AsstVP
EmplBen: Marcia Bennett, VP
TrOpers,TDP: R. A. Kriek, VP
Nb: A. M. Gabel, VP

WEST ONE BANK, OREGON
P.O. Box 2882 97208
503/248-6060 Tr$352 Mil
(An affiliate of West One Bancorp, Boise, ID)
Hd: Ward Schaumberg, VP&Mgr
TrInv: Dave Archibald
EmplBen: Laurie Scott

The Directory of Trust Institutions is included in a T&E subscription!

★Salem

COMMERCIAL BANK
P.O. Box 1012 97308
503/399-2993 Tr$70 Mil
Hd,Nb: Marvin C. Abeene, SrVP&TO
PersTr,TrInv: M. A. Hays, VP&TO

FIRST INTERSTATE BANK OF OREGON, N.A.
P.O. Box 12828 97309-0828
503/399-3595
(Branch of Portland)
Hd: Thomas McGirr, VP&Mgr

PIONEER TRUST BANK; NA
P.O. Box 2305 97308
503/363-3136 Tr/o$200 Mil
S. H. Compton, ChmBd&CEO
Hd,PersTr,CorpTr,EmplBen: Alan Bennett, VP&TO
K. Loguidice, SecurCsh
K. Rapp, SecurTrader
ComTrF: C. J. Case, TrAdm
TrOpers,TrSvcs: Michael S. Compton, AsstVP&TO
Prob: S. Rollman, TO-Adm
S. Horsley, TrAdm
Tx: K. R. Ramey, AsstTO

UNITED STATES NATIONAL BANK OF OREGON
P.O. Box 14444 97309
503/399-4080
(Branch of Portland)
Hd: J. A. Perry, VP&Mgr

PENNSYLVANIA

Allentown

MERCHANTS BANK N.A.
703 Hamilton Mall 18101
215/821-7243 Tr$390 Mil
(Branches in Bethlehem & Easton)
Mgr: Judith A. Savchak, SrVP
EmplBen: D. E. Skeath, VP
InvMgt: D. F. Wise, VP
TrSvcs: E. L. Britton, VP
InstitSls: P. M. Saxman, Mgr&TO

MERIDIAN ASSET MANAGEMENT, INC.
645 Hamilton Mall 18101
215/439-4207
(Branch of Valley Forge)
PersSvcs: John W. Stirling, VP
EmplBen: Bruce D. Eden, AsstVP
Nb-InstitSvcs: Harry E. Cover, VP
Nb-PersSvcs: Robert M. McGovern, MktgO

NORTHEASTERN BANK OF PENNSYLVANIA
1120 S. Cedar Crest Blvd. 18103
215/820-4900
(Branch of Scranton)
Robert H. DeSilver, Jr., VP
PersTr: Jeffrey Frankenfield, AsstVP
Nb: James S. Meminger, VP

Altoona

MELLON BANK (CENTRAL)
P.O. Box 1888 16603
814/944-1030
(Branch of State College)
J. Carl Halderman, AsstVP

MIDSTATE BANK & TRUST CO.
1130 12th Ave. 16603
814/946-6700 Tr$550 Mil
(Branch in State College)
Hd: Robert J. Scott, SrVP
PersTr,CorpTr: Nancy R. Fogel, VP&TO
H. Randall Carper, TO
Elaine Cherry, TO
Angela Swisher, TO
Jim Campbell, TO
Bryce Harshberger, TO
Raymond Hess, VP&TO
TrInv: Ralph J. Davis, VP
Daniel B. Magee, IO
EmplBenAdm: Elizabeth L. Bakoss, AsstVP&TO
TrOpers: Marie A. Civiello, TOpO

PENNSYLVANIA (Cont'd)

Apollo

APOLLO TRUST CO.
P.O. Box 247 15613
412/478-3151 Tr$15 Mil
Hd: Sally M. Bush, TO

Bangor

THE MERCHANTS NATIONAL BANK OF BANGOR
25 Broadway 18013
215/588-0981 Tr$1.7 Mil
Hd: Frank DePaolo, CEO
William M. Kessler, Csh&SrTO

Beaver

BEAVER TRUST CO.
Third & Insurance Sts. 15009
412/775-7800 Tr$78 Mil
PersTr,Nb,Opers: Paula J. Derr, VP&TO
PersTr,Nb,CorpTr: Coleman J. Clougherty, VP&TO
Jo Shane, InvCoord

Bedford

JOHNSTOWN BANK & TRUST CO.
15522
814/536-7801
(Branch of Johnstown)

Berwick

THE FIRST NATIONAL BANK OF BERWICK
111 W. Front St. 18603
717/752-3671 Tr$42 Mil
Hd: Leslie W. Bodle, VP&TO
EmplBen: Judy Gizenski, AsstTO
TrOpers: Marlene Eckrote, AsstTO

Bethlehem

FIRST VALLEY BANK
One Bethlehem Plaza 18018
215/865-8446 Tr$370 Mil
Hd: C. Palmer Zigmund, SrVP
PersTr: John J. Bauer, VP
CorpTr,EmplBen: Joel G. Harpel, VP
TrInv: John B. Shupe, VP
TrOpers: Roy C. Miller, VP
Nb: George P. Kurtz, Jr., AsstVP

LEHIGH VALLEY BANK
P.O. Box 2068 18001
215/861-1769 Tr$153 Mil
Hd,CorpTr,TrOpers: G. Allen Weiss, GpExec&SrVP
PersTr: Lester D. Stauffer, VP
CorpTr,EmplBen: H. Frank Martin, VP
TrInv,ComTrF: Edward A. Kramer, TrInvO
TrOpers: John P. Bedics, TOpO
Nb: Samuel F. Tameler, VP

MERCHANTS BANK N.A.
60 W. Broad St. 18018
215/821-7605
(Branch of Allentown)

NAZARETH NATIONAL BANK & TRUST CO.
Broad St. Business Ctr., 44 E. Broad 18018
215/861-7846
(Branch of Nazareth)
Bruce D. Greenspan, FinSvcsO

Biglerville

GETTYSBURG NATIONAL BANK
Main St., P.O. Box J 17307
717/677-7141
(Branch of Gettysburg)
Paul E. Renner, Pres
Richard Schultz, TO

Bloomsburg

BLOOMSBURG BANK-COLUMBIA TRUST CO.
11 W. Main St. 17815
717/784-1660 Tr$40 Mil
Hd,TrInv,EmplBen,Nb: Gordon C. Boop, SrVP,Sec&TO
PersTr: Jeffrey R. Tanczos, VP
CorpTr,ComTrF,TrOpers: Patricia A. Fisher, TOpO&AsstSec
TrInv: John R. Bryden, III

FIRST EASTERN BANK, N.A.
Main & Market Sts. 17815
717/784-0220
(Branch of Wilkes-Barre)
Nb: Mark W. Chamberlain, AsstVP&TO

Blue Ball

BLUE BALL NATIONAL BANK
1058 Main St. 17506
717/354-4541 Tr$36 Mil
Hd: John H. Phillips, VP
Joseph A. Myers, AsstVP
TrOpers: Dawn Fox

Boyertown

NATIONAL BANK OF BOYERTOWN
P.O. Box 547 19512
215/369-6277 Tr$132 Mil
Hd: Rolland D. Ackelson, SrVP
PersTr: Kim A. Kline, VP
CorpTr: Eleanor J. Frain, FSO
TrInv: Rodney R. Kline, VP
EmplBen: David J. Scibetta, FSO
TrOpers: Karen G. Still
Nb: Thomas W. Schreiber, VP

Bradford

PENNBANK
71 Main St. 16701
814/362-5521
(Division of Erie)
Hd: James I. Ross, VP

PRODUCERS BANK & TRUST CO.
50 Main St., P.O. Box 357 16701
814/368-3103 Tr$3.97 Mil
Donald M. Reed, Pres

Brockway

DEPOSIT BANK
1201 E. Main St. 15824
814/268-3735
(Branch of DuBois)
Mgr: Rodney Moline, AsstVP&CommOffMgr

SAVINGS AND TRUST CO. OF PENNSYLVANIA
456 Main St. 15824
814/265-8401
Jean M. Rittenhouse, VP&AsstTO

Brookville

DEPOSIT BANK
Main St. 15825
814/849-5361
(Branch of DuBois)
Mgr: William F. Reitz, VP&CommOffMgr

THE SAVINGS AND TRUST COMPANY OF PENNSYLVANIA
P.O. Box 499 15825
814/849-8364 Tr$35 Mil
Hd: George E. Walker, VP&TO
Jean M. Rittenhouse, VP&AsstTO

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PersTr: Joseph H. Bachtiger, VP
TrInv,ComTrF: Jere Estes, VP
TrOpers: Gayle Loney, SrTO
TrTx: Randy Thomas, SrTO
EmplBen: Michael Bennett, VP
TrMktgO: Leila Dyer, SrTO

Burnham

RUSSELL NATIONAL BANK
111 N. Logan Blvd. 17009
717/248-9616
(Branch of Lewistown)
CustSvcsRep: Barbara Baker

Butler

FIRST SENECA BANK
106 S. Main 16001
412/287-7730
(Branch of Oil City)
Adm: Thomas E. Morkin, VP

Camp Hill

CUMBERLAND COUNTY NATIONAL BANK & TRUST
21st & Market Sts. 17011
717/763-5625 Tr$761 Mil
Hd,Nb: Robert M. Lane, SrVP&SrTO
PersTr,ComTrF,EmplBen: R. C. Kramer, VP&TO
PersTr: Constance E. Stoneroad, TO&AsstSec
Susan K. Sanderson, AsstTO
TrInv: Craig C. Dunn, VP&TO
PersTr,Nb: J. A. Smiley, AsstVP&TO
CorpTr: M. B. Phillips, CTO&AsstSec

PENNSYLVANIA NATIONAL BANK & TRUST CO.
4231 Trindle Rd. 17011
717/737-4240
(Branch of Pottsville)

Carlisle

COMMONWEALTH NATIONAL BANK
1 N. Hanover St. 17013
717/249-2414
(Branch of Harrisburg)
Barbara E. Kramer, TO

DAUPHIN DEPOSIT BANK AND TRUST CO.
2 W. High St. 17013
717/249-2323
(Branch of Harrisburg)
Hd: Thomas W. Walker, VP&TO
PersTr: Ellis A. Piper, VP&TO

FARMERS TRUST CO.
1 W. High St. 17013
717/243-3212 Tr$132 Mil
Hd,PersTr,CorpTr,TrInv,Nb: Jane F. Burke, VP&TO
ComTrF,TrOpers: David W. MacIvor, TrAdm
EmplBen: Deborah W. Piper

Chambersburg

CHAMBERSBURG TRUST CO.
P.O. Box C 17201
717/263-9201 Tr$46 Mil
Hd: Robert L. Smith, TO
Edwin P. Heckman, VP&TO

FARMERS & MERCHANTS TRUST CO.
P.O. Box T 17201
717/264-6116 Tr$80 Mil
Hd: Allen C. Rebok, VP&SrTO
PersTr,CorpTr: Judy V. Shade, TO
TrInv,EmplBen: William M. L. Etter, Jr., VP
TrOpers: Sharyn K. Hann, Supv
Nb: Charles R. Porter, TO

UNITAS NATIONAL BANK
P.O. Box 777 17201
717/267-1776 Tr$13.4 Mil
(Branch of Huntingdon)
Hd: David P. Stokrp, AsstVP

VALLEY BANK & TRUST CO.
P.O. Box 459 17201
717/263-2265 Tr$110 Mil
Hd: Sidney M. Palmer, Jr., ExecVP
CorpTr,TrInv: James P. Gordon, VP
EmplBen: Gordon M. Bankert, TO
TrOpers: Helen W. Weaver, TO
TrInv: James Gordon, VP&IO

Clarion

FIRST SENECA BANK
515 Main St. 16214
814/226-6800
(Branch of Oil City)
Adm: Thomas A. Wenner, TO

Clearfield

CLEARFIELD BANK & TRUST CO.
11 N. Second St. 16830
814/765-7551 Tr$33 Mil
Hd: John L. Bailey, TO

COUNTY NATIONAL BANK
Market & Second Sts. 16830
814/765-1683 Tr$53 Mil
(Branch in Philipsburg)
Hd: C. J. Peterson

Coudersport

CITIZENS TRUST CO.
10 N. Main St. 16915
814/274-9150 Tr$14.9 Mil
(Branches in Emporium & Port Allegany)
Hd: Charles H. Updegraff, Jr., Pres&CEO
PersTr,CorpTr,TrInv,EmplBen,Nb:
Justin F. Krellner, VP&TO

Danville

COMMONWEALTH BANK & TRUST COMPANY, NA
101 Mill St. 17821
717/275-0490
(Branch of Williamsport)
David Kupinsky, TO

FIRST NATIONAL BANK OF DANVILLE
P.O. Box 279 17821
717/275-3740 Tr$3 Mil
Hd: Mrs. Mary I. Simington, VP&TO

Dowington

DOWINGTON NATIONAL BANK
701 E. Lancaster Ave. 19335
215/269-4657 Tr$16.1 Mil
Hd: Ronald K. Dankanich, AsstVP&TO
David L. Summers, AsstTO

Doylestown

BUCKS COUNTY BANK & TRUST CO.
Ste. 310, Bucks County Bank Center
4259 W. Swamp Rd. 18901
215/340-4794 Tr$100 Mil
(Branch in Newton)
Hd: Jeffrey A. Sprowles, SrVP
PersTr: Dolores M. Whitman, VP
EmplBen: Joseph P. O'Connell, AdmVP
TrInv: Michael J. Adams, VP&TrInvO
Nb: Brian K. Strohl, NBO

CONTINENTAL BANK
E. Court St. at Monument 18901
215/348-2966
(Branch of Norristown)
Hd: David H. Keller, Jr., VP

Du Bois

DEPOSIT BANK
P.O. Box 1046 15801
814/371-0660 Tr$98 Mil
(Branches in Brockway, Brookville & St. Marys)
Hd: D. Edward Chaplin, SrVP&TO
TrOpers: Janine K. Fennell, VP&TO
Daniel J. Duttry, TO

SAVINGS & TRUST CO. OF PENNSYLVANIA
P.O. Box 247 15801
814/375-3840
G. W. Keller, VP&TO

Easton

LAFAYETTE BANK
P.O. Box 508 18044-0508
215/250-2368 Tr$8.3 Mil
Linda M. Rand, VP&TO

MERCHANTS BANK N.A.
Centre Square & S. 3rd St. 18042
215/250-3470
(Branch of Allentown)

NAZARETH NATIONAL BANK & TRUST CO.
Third & Ferry Sts. 18042
215/746-7225
(Branch of Nazareth)
David W. Kidd, AsstVP

Ebensburg

LAUREL BANK
P.O. Box 158 15931
814/472-8400 Tr$80 Mil
(Branch in Indiana)
Hd,TrInv: Robert L. Douglas, SrVP&SrTO
EmplBen: Luke Michelbacher, TO
TrOpers: Arlene Allison, AsstTO

Elizabethtown

FARMERS FIRST BANK
143 S. Market St. 17022
717/367-1156
(Branch of Lititz)
PersTr: Wendy L. Basehoar, AsstVP
EmplBen: Patricia A. Hindermyer, EBO
Nb: Stephen E. DiNovis, TO

Emporium

BUCKTAIL BANK & TRUST CO.
2 E. 4th St., P.O. Box 350 15834
814/486-3333 Tr$21 Mil
Donna J. Holly, AsstTO

CITIZENS TRUST CO.
135 E. Fourth St. 15834
814/486-1112
(Branch of Coudersport)
Stan R. Dunsmore, AsstVP

Ephrata

THE EPHRATA NATIONAL BANK
31 E. Main St. 17522
717/733-6576 Tr$41 Mil
Hd: Carl L. Brubaker, VP&TO
Robert S. Harris, AsstTO

Erie

THE FIRST NATIONAL BANK OF PENNSYLVANIA
P.O. Box 769 16512
814/871-3751 Tr$518 Mil
(Branch in Meadville)
Hd: James H. Thomas, SrVP
PersTr: Gary E. Garnavish, VP&TO
CorpTr: Caroline A. Swanson, TO
TrInv: Franklin E. Burns, VP
EmplBen: Beverly DiCarlo, VP
TrOpers: William S. Sapone, VP&TOpO
Nb: Wilbert L. Wagner, AsstVP

MARINE BANK
P.O. Box 8480 16553
814/871-9200 Tr$1 Bil
(Branch in Warren)
Hd: R. G. Imboden, ExecVP
PersTr: Tim Smyth, VP
DptyHd: David Cullen, SrVP
CorpTr: Alan Poust, AsstVP
TrInv: Wayne Kobble, CFA&VP
EmplBen: John Masterson, VP
TrOpers: Gordon Gibbons, Mgr
Nb: Sean Hagerty, AsstVP

MELLON BANK
1128 State St. 16522
814/453-7468
(Branch of Oil City)
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Dorothy M. LaFemina, AsstTO
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(Divisions in Bradford, Erie, Franklin, Meadville, St. Marys, Titusville & Warren)
RegHd: M. Benton Mitcham, SrVP
Erie Division:
801 State St. 16501
814/871-1280
Hd: Daniel J. Ehrmentraut, VP

Evans City

THE CITIZENS NATIONAL BANK OF EVANS CITY
P.O. Box 316 16033
412/538-3410 Tr$40.7 Mil
Hd: Thomas J. Blechschmidt, SrVP&TO
Admin: Donna M. Weimer, TO
TrOpers: Joseph A. Mielecki, TO

Fort Granville

RUSSELL NATIONAL BANK
1250 W. Fourth St. 17044
717/248-0212
(Branch of Lewistown)
Shirley Aurand, BrMgr

Franklin

PENNBANK
210 Thirteenth St. 16323
814/432-4554
(Division of Erie)
Hd: Robert B. Dornhaffer, VP

Gettysburg

ADAMS COUNTY NATIONAL BANK
P.O. Box 4566 17325
717/334-3161 Tr$32 Mil
Hd: William T. Timmins, Jr., SrVP&SrTO
Nancy L. Reichart, VP&TO
Ronald D. Baker, TO

GETTYSBURG NATIONAL BANK
10 York St., P.O. Box 250 17325
717/334-2151
(Branches in Biglerville, Carroll Valley & Grand View Terrace)
Hd: J. Fred Schultz, SrVP
Paul H. Ketterman, Jr., VP&TO
Patricia Kint, AsstTO&AsstSec

Greencastle

FIRST NATIONAL BANK
P.O. Box 8 17225
717/597-2137 Tr$20 Mil
Hd: Darlene Niswander, TO
Diane Cordell, TrAdm

Greensburg

SOUTHWEST NATIONAL BANK OF PA
P.O. Box 760 15601
412/834-2310 Tr$160 Mil
Hd: Irving A. Pratt, ExecVP
PersTr: Paul R. Dowds, AsstVP
CorpTr,EmplBen,Nb: W. Bradley Stroud, VP
TrInv,ComTrF: Richard D. Acito, AsstVP
TrOpers,TDP: Denis L. Kebler, AsstVP

Hamburg

HAMBURG SAVINGS & TRUST CO.
52 S. 4th St. 19526
215/562-3811
(Regional Trust Office for Pennsylvania National Bank & Trust Company)
Hd: Jutta L. Bausher, TO

Hanover

BANK OF HANOVER & TRUST CO.
25 Carlisle St. 17331
717/637-2201 Tr$76.7 Mil
Hd: Douglas A. Becker, VP&TO
PersTr: Margaret L. Gilpin, AsstVP&TO
TrInv,Nb: Gregory C. Staub, AsstVP&TO
EmplBen: Jessica Jones

FARMERS BANK & TRUST CO. OF HANOVER
13 Baltimore St. 17331
717/637-2291 Tr$125 Mil
Hd: Gregg A. Oppedal, SrVP&SrTO
PersTr: Christine Neri, VP&TO
CorpTr: Jennifer Leib, AsstTO
EmplBen: James Lane, AsstVP&TO
TrOpers: Lonna Trump, AsstTO

HAMILTON BANK
22 Carlisle St. 17331
717/637-2111
(Branch of Lancaster)
Hd: Raymond A. Williams, VP

Harleysville

THE HARLEYSVILLE NATIONAL BANK & TRUST CO.
483 Main St. 19438
215/256-8851 Tr$11 Mil
Hd: James Hamilton, SrVP&SrTO
Betty Yerger, TO

★Harrisburg

THE COMMONWEALTH NATIONAL BANK
10 S. Market Sq. 17108
717/564-9500 Tr$466 Mil
(Branches in Carlisle, Lancaster, Shippensburg & York)
Hd: Dean H. Haine, SrVP
PersTr: James H. Best, VP
EmplBen: E. Jeffrey Roof, VP
TrInv: Jack Yates, VP
TrOpers: Joseph H. Muirhead, VP
Nb: Robert K. Reitzel, VP
EstSettlmt: Lois B. Copeland, VP

DAUPHIN DEPOSIT BANK AND TRUST CO.
213 Market St. 17101
717/255-2253 Tr$955 Mil
(Branches in Carlisle, New Holland, Shippensburg and York)
Hd: Rick A. Gold, ExecVP
PersTr: Charles H. Faust, VP&TO
CorpTr: F. Richard W. Cook, VP&CTO
EmplBen: Charles A. Robson, III
InvMgr: Robert Spicer, VP
TrOpers: E. Ronald Deshong, SrVP
Tx: Larry A. Hartman, VP&TO

FULTON BANK
Third & Locust Sts., P.O. Box 1189 17108
717/291-2522
(Branch of Lancaster)
PersTr,Nb: J. Fred Sener, VP&SrEPO
Christopher W. Kull, SrTO
EmplBen,Nb: Bruce T. Smith, VP&TO
Robert J. Whalen, Jr., EBO

HAMILTON BANK
222 Market St. 17104
717/234-2711
(Branch of Lancaster)
Hd: Edward A. Houck, VP&SrTO
Nb: Joseph L. Paese, AsstVP

Hazleton

HAZLETON NATIONAL BANK
101 W. Broad St. 18201
717/459-4240 Tr$153 Mil
Hd: Thomas L. Burns, VP&TO
PersTr: Diana L. James, VP
Carol A. Toslosky, AsstTO
TrInv: William C. Kringe, VP&IO
EmplBen: Charles M. Parsons, TO
EstAdm: Mary Ann Zubris, AsstTO
Nb: Jeffrey S. Gicking, AsstVP

NORTHEASTERN BANK OF PENNSYLVANIA
P.O. Box 369 18201
717/455-1515
(Branch of Scranton)
Hd: Jerry A. Licata, VP

PEOPLES FIRST NATIONAL BANK & TRUST CO.
1 W. Broad St. 18201
717/455-7771 Tr$55 Mil
Hd: Thomas Rohrbach, TO
PersTr,EmplBen,Nb: Daniel J. Steber, AsstTO
Catherine Stetz, AsstTO
CorpTr: James Fisher, AsstTO

Hermitage

FIRST NATIONAL BANK OF MERCER COUNTY
3320 E. State St., Hermitage Sq. 16148
412/981-6000
Hd: Colin C. Appleton, VP&TO
TrInv: Wallace Witmer, VP&TrInvO
Nb: Charles Hersh, VP&TO

Hershey

HERSHEY TRUST CO.
P.O. Box U 17033
717/534-3225 Tr$1.476 Bil
Hd,TrInv: Ronald D. Glosser, Pres
PersTr: Raymond T. Cameron, TO
PersTr,Nb: Harry W. Heath, VP
TrInv: V. B. Rudisill, VP
EmplBen,TrOpers: Robert C. Vowler, CFO

Hollidaysburg

HOLLIDAYSBURG TRUST CO.
224 Allegheny St. 16648
814/696-0211 Tr$46 Mil
Hd: Ruth B. Weaver, VP&TO
TrInv: Bruce R. Erb, VP
Paula Kelley, TO
W. Jeffery Akers, IO

Honesdale

FARMERS & MERCHANTS BANK
P.O. Box 430 18431
717/253-1096 Tr$1.35 Mil
Hd: Richard J. Shershenovich, Pres&TO
Kathleen Hunter, Csh&AsstTO

THE HONESDALE NATIONAL BANK
733 Main St. 18431
717/253-3355 Tr$10 Mil
Hd: Hugh Rechner, VP&TO

WAYNE COUNTY BANK & TRUST CO.
717 Main St. 18431
717/253-1456 Tr$20 Mil
Hd: Sally N. Rutherford, VP
Thomas E. LaTournous, AsstTO

Huntingdon

PENN CENTRAL NATIONAL BANK
P.O. Box 381 16652
814/643-4180 Tr$50 Mil
Hd,EmplBen,Nb: William Bishop, VP&SrTO
PersTr,ComTrF: Thomas C. Barnhart, TO
CorpTr: Connie L. Grubb, AdmAsst
TrInv,TrOpers,TDP: Judy G. Fleming, TO

UNITAS NATIONAL BANK
501 Penn St. 16652
814/643-0350 Tr$13.4 Mil
(Branch in Chambersburg)
Hd: David P. Stokrp, AsstVP
Cindee A. Flinchbaugh, AsstTO

Indiana

LAUREL BANK
922 Philadelphia St. 15701
(Branch of Ebensburg)
Robert L. Douglas, SrVP&SrTO

NATIONAL BANK OF THE COMMONWEALTH
Philadelphia & Sixth Sts. 15701
412/349-3400 Tr$46 Mil
Hd: Wm. A. Mrozowski, AsstVP&TO
R. Benjamin Cribbs, AsstTO
TrOpers: Donna Woodall, TrAdm

THE SAVINGS & TRUST CO. OF PENNSYLVANIA
P.O. Box 190 15701
412/349-2900 Tr$150 Mil
Hd: G. Bruce Jenkins, VP&TO
EmplBen: Bert Ross
TrOpers: James R. Rihs

Irwin

IRWIN BANK & TRUST CO.
P.O. Box 489 15642
412/863-3100 Tr$19.3 Mil
Hd: Barbara G. Smith, AsstSec&TO

Jennerstown

PEOPLES BANK & TRUST CO.
P.O. Box 265 15547
814/629-6611 Tr$12.7 Mil
(Branches in Jerome, Laughlintown & Somerset)
D. Kent Fonner, VP&TO
TrOpers: Denise Gavel, AsstTO

Jerome

PEOPLES BANK & TRUST CO.
P.O. Box 374 15937
Tr$12.7 Mil
(Branch of Jennerstown)
Hd: D. Kent Fonner, VP&TO
TrOpers: Denise Gavel, AsstTO

Jim Thorpe

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12 Broadway 18229
717/325-3631 Tr$1 Mil
Hd: George Armbruster, TO
TrOpers: Shirley Stermer, AsstTO

MAUCH CHUNK TRUST CO.
P.O. Box 289 18229
717/325-2721 Tr$6.482 Mil
Hd: Harold A. Queen, Pres&TO
Linda L. Hawk, AsstTO

Johnstown

JOHNSTOWN BANK & TRUST COMPANY
P.O. Box 98 15907
814/536-7801 Tr$120 Mil
(Branch in Bedford)
Hd: Kim Craig, ExecVP&SrTO
Betty Rae Sheehan, VP&TO
Steven M. Krawick, TrInvO
Frank J. Lapinsky, TrInvO
TrOpers: David J. Cover

THE MOXHAM NATIONAL BANK
550 Central Ave. 15902
814/536-4481 Tr$45 Mil
Hd: P. James Hayes, VP,TO&Sec

UNITED STATES NATIONAL BANK
Corner Main & Franklin Sts. 15901
814/533-5332 Tr$111 Mil
Hd: Darryl Myers, SrVP&SrTO
PersTr: Mildred L. Nelson, VP&TO
TrInv: Judith A. Duchene, VP&TO
TrOpers: David L. Mordan, VP&TO
EmplBen: James O. Schlicht, VP&TO

Jonestown

JONESTOWN BANK & TRUST CO.
P.O. Box 717 17038
717/865-2112 Tr$.9 Mil
Hd: Frederick R. Boltz, TO

Lancaster

COMMONWEALTH NATIONAL BANK
28 Penn Square 17604
717/295-3210
(Branch of Harrisburg)
PersTr: Robert E. Sherk, VP
Nb: Stephen C. Minana

FARMERS FIRST BANK
1635 Lititz Pike 17601
717/394-0547
(Branch of Lititz)
PersTr: Wendy L. Basehoar, AsstVP
EmplBen: Patricia A. Hindermyer, EBO
Nb: Stephen E. DiNovis, TO

THE FIRST NATIONAL BANK OF LANCASTER COUNTY
25 N. Duke St. 17602
717/396-7520 Tr$55.4 Mil
Hd,Nb: Charles C. Tunis, VP&TO
PersTr: Thomas H. Breneman, TO
Irene E. Miller, TO
Diane M. Keener, TO
EmplBen: H. Eugene Peters

FULTON BANK
P.O. Box 4887 17604
717/291-2559 Tr$450 Mil
(Branch in Harrisburg)
Hd: Richard J. Ashby, Jr., ExecVP
PersTr: Daryl Girton, VP
EmplBen: Richard J. Spangler, VP&TO
CorpTr: Tom L. Wolf, VP&CTO
TrOpers: Dennis E. Patrick, TOpO
PersTr,Nb: J. Fred Sener, III, VP&SrEPO
Christopher W. Kull, SrTO
EmplBen,Nb: Bruce T. Smith, VP&TO
Robert J. Whalen, Jr., EBO

HAMILTON BANK
(Corporate Headquarters)
100 N. Queen St. 17604
717/569-8731
(Branches in Hanover, Harrisburg, Lancaster, Lebanon, Reading, & York. Subsidiary of the CoreStates Financial Corp., Philadelphia, PA)
Corporate Officers:
Hd: David W. Schoffstall, ExecVP
PersTr: Martin B. Ebbert, Jr., SrVP&ChmTrComm
TrOpers: Kathryn E. Sangrey, AsstVP
Corp&InvSvcs: Charles A. Knott, VP
Corp&InstitSls: Bruce A. Williams, VP
PersSvcsMktg: David H. Spangler, VP
Legal: Mary E. Colmery
Cont: Amy G. Saxton
PvtBkg: Nancy S. Colarik, SrVP
Lancaster Branch:
100 N. Queen St. 17604
712/291-3636
Hd: Charles R. Hall, Jr., VP&SrTO
Nb: Charles F. Few, FPO
Cynthia Leed, FPO

MERIDIAN ASSET MANAGEMENT, INC.
51 S. Duke St. 17602
717/295-8513
(Branch of Valley Forge)
PersSvcs: Dennis H. Anspach, AsstVP
EmplBen: Gary L. Shenk, AsstVP
Nb/PersSvcs: James G. Hughes, VP
Nb/InstitSvcs: Michael S. Kennedy, VP

Laughlintown

PEOPLES BANK AND TRUST COMPANY
Route 30 15655
Tr$12.7 Mil
(Branch of Jennerstown)
Hd: D. Kent Fonner, VP&TO
TrOpers: Denise Gavel, AsstTO

Lebanon

FARMERS TRUST CO.
(Division of Fulton Financial Corporation)
817 Cumberland St. 17042
717/274-6506 Tr$16 Mil
PersTr: Norma J. Gibble, TrAdm
Nb: Todd S. Dellinger, NBO

HAMILTON BANK
P.O. Box 428 17042
717/274-1471
(Branch of Lancaster)
Hd: Charles R. Hall, Jr., VP&SrTO
Nb: Cynthia Leed, FPO

LEBANON VALLEY NATIONAL BANK
9th & Cumberland Sts.
P.O. Box 448 17042
717/274-6868 Tr$140 Mil
Hd: Larry H. Eberly, VP&SrTO
PersTr: Terrence L. Freeman, AsstVP
TrOpers: John P. Mentzer, AsstVP
Nb: Charles N. Parrott, AsstVP

PEOPLES NATIONAL BANK
P.O. Box 450 17042
717/274-2571 Tr$22 Mil
Hd: Louis W. Ormond, VP&TO
TrOpers: Shelley N. Eggert

Leechburg

FIRST NATIONAL BANK
152 Market St. 15656
412/842-1181 Tr$6.8 Mil
Hd: Stephen J. Pityk, VP&TO

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PENNSYLVANIA (Cont'd)

Lewisburg

COMMONWEALTH BANK & TRUST COMPANY, N.A.
239 Market St. 17837
717/523-1158
(Branch of Williamsport)
David Kupinsky, TO

MELLON BANK (CENTRAL)
Market St. 17837
717/523-1230
(Branch of State College)

NORTHERN CENTRAL BANK
P.O. Box 387 17837
717/523-1138 Tr$2.5 Mil
Hd: William O. Smith, BrMgr
Nancy C. Wolfe, TO

Lewistown

LEWISTOWN TRUST CO.
100 E. Market St. 17044
717/242-0381 Tr$16 Mil
Hd: James C. Dillman, VP&TO

MELLON BANK (CENTRAL)
33 E. Market St. 17044
717/242-2361
(Branch of State College)

RUSSELL NATIONAL BANK
32 E. Market St. 17044
717/248-4951 Tr$45 Mil
(Branches in Burnham, Fort Granville, Mifflin, Reedsville & Thompsontown)
Hd: John T. Pearson, SrVP&SrTO
PersTr: Keith B. Showers, VP&TO

Lititz

FARMERS FIRST BANK
9 E. Main St. 17543
717/626-4721 Tr$135 Mil
(Branches in Elizabethtown, Lancaster, Manheim, Quarryville & Willow Street)
Hd: Robert S. Luttrell, SrVP
PersTr: Wendy L. Basehoar, AsstVP
Stephen E. Wenzel, TO
Beth Ann Herbert, TO
EmplBen: Patricia A. Hindermyer, EBO
Nb: Stephen E. DiNovis, TO

Lock Haven

MELLON BANK (CENTRAL)
104 E. Main St. 17745
717/893-4171
(Branch of State College)
S. Parucha, AsstVP

Luzerne

LUZERNE NATIONAL BANK
18709
717/288-4511 Tr$1 Mil
Hd,TrOpers: David Hughes, TO
TrInv,Nb: John Kearney

Malvern

THE NATIONAL BANK OF MALVERN
P.O. Box 38 19355
215/647-0100 Tr/u $1 Mil
Hd: James Fooskas, Jr., TO

Manheim

FARMERS FIRST BANK
P.O. Box 38 17545
717/665-6801
(Branch of Lititz)
PersTr: Wendy L. Basehoar, AsstVP
Stephen E. Wenzel, TO
EmplBen: Patricia A. Hindermyer, EBO
Nb: Stephen E. Dinovis, TO

McConnellsburg

FULTON COUNTY NATIONAL BANK & TRUST CO.
100 Lincoln Way E., P.O. Box 38 17233
717/485-3144 Tr$11.1 Mil
Hd: N. Parker Knepper, TO

Meadville

MARINE BANK
P.O. Box 8480 16553
814/871-9200 Tr$1 Bil
Hd: Ronald G. Imboden, ExecVP
PersTr: Timothy Smyth, VP
CorpTr: Alan Poust, AsstVP
TrInv: Wayne Koble, VP
EmplBen: John Masterson, VP
TrOpers: Gordon Gibbons, TO
Nb: Sean Hagerty, AsstVP
Phillip Nagy

MELLON BANK
P.O. Box 1086 16335
814/724-6950
(Branch of Oil City)
Thomas E. Lindquist, TO

PENNBANK
201 Chestnut St. 16335
814/337-1908
(Division of Erie)
Hd: Robert B. Dornhaffer, VP

Mechanicsburg

FIRST BANK & TRUST CO.
Main & Market Sts. 17055
717/691-4040 Tr$45 Mil
(Affiliate of PNC Corp.)
Hd,TrInv: Wayne P. Kautz, SrVP&SrTO
PersTr,TrOpers: Maria A. Tompkins, TO
EmplBen,TDP: Jeffrey A. Woodward, AsstTO
Nb: David M. Weigle, AsstVP

Meyersdale

CITIZENS NATIONAL BANK
15552
814/634-5941 Tr$4 Mil
Hd: Mary Jane Fogle, TO

Mifflin

RUSSELL NATIONAL BANK
Main St., P.O. Box J 17058
717/436-2156
(Branch of Lewistown)
Bonnie Campbell, BrMgr

Mifflinburg

MIFFLINBURG BANK & TRUST CO.
P.O. Box 186 17844
717/966-1041 Tr$11 Mil
Mrs. Helen P. Strunk, Pres
Patti J. Zimmerman, AsstTO

Mifflintown

THE FIRST NATIONAL BANK OF MIFFLINTOWN
P.O. Box 96 17059
717/436-2144 Tr$5.5 Mil
Hd: Jody D. Graybill, TO

THE JUNIATA VALLEY BANK
P.O. Box 66 17059
717/436-8211 Tr$17 Mil
Hd: Terry S. Love, SrVP&TO
Cynthia L. Williams, AsstTO
TrOpers: Tonda Shillingsford

Millersburg

COMMUNITY BANKS, N.A.
P.O. Box 350 17061
717/692-4781 Tr$18 Mil
(Member of Community Banks, Inc.)
Hd: Robert E. Lenker, ExecVP
Shirley Helwig, AsstVP&TO

MID PENN BANK
349 Union St. 17061
717/692-2133 Tr$13.8 Mil
Patricia Walter, TO

Milton

COMMONWEALTH BANK & TRUST, N.A.
210 Market St. 17701
717/742-8731 Tr$9 Mil
Hd: Donna Carson, BrMgr

Minersville

MINERSVILLE SAFE DEPOSIT BANK & TRUST CO.
P.O. Box L 17954
717/544-4787 Tr$9.0
Hd: Thomas A. Elliott, Jr., TO

Montoursville

COMMONWEALTH BANK & TRUST, N.A.
355 Broad St., P.O. Box 8 17754
717/368-8101 Tr$14 Mil
Andrew Baker, BrMgr
George Golden, TO
Nancy G. Montanye, AsstTO

Montrose

COUNTY NATIONAL BANK
10 Public Ave., P.O. Box 186 18801
717/278-1181 Tr$20 Mil
Hd: M. C. Baker, Pres&SrTO
Mary Lou Warner, TO
PersTr,TrOpers,TDP: Reta Gardner, TO
CorpTr,TrInv,EmplBen: David W. Seipp, TO
Nb: Thomas Krupinski, AsstTO

Mount Carmel

UNION NATIONAL BANK
17851
717/339-1040 Tr$7.7 Mil
Hd: Ida Bevivino, TO&AsstCsh

Mount Joy

UNION NATIONAL MOUNT JOY BANK
P.O. Box 567 17552
717/653-1441 Tr$14 Mil
Hd: Charles R. Starr, VP&TO

Muncy

MUNCY BANK & TRUST CO.
2 N. Main St., P.O. Box 179 17756
717/546-2211 Tr$4 Mil
Richard H. Lloyd, Pres
Hd: William G. Ritter, TO

Nazareth

NAZARETH NATIONAL BANK & TRUST CO.
76 S. Main St. 18064
215/746-7312 Tr$80 Mil
(Branches in Bethlehem & Easton)
Hd: Barbara A. Seifert, VP&SrTO
PersTr: David W. Kidd, AsstVP
EmplBen: Bruce D. Greenspan, FSO
TrOpers: Sally F. Jablonski, AsstTO

New Brighton

CENTURY NATIONAL BANK & TRUST CO.
P.O. Box 296 15066
412/843-5679 Tr$100 Mil
Hd: Richard D. Deland, VP&TO
Drew E. Porter, AsstTO
Kathy Klutka, AsstTO

PENNSYLVANIA (Cont'd)

New Castle

FIRST NATIONAL BANK OF WESTERN PENNSYLVANIA
101 E. Washington St., P.O. Box 1488 16103-1488
412/652-5511 Tr$112 Mil
Hd: Thomas S. Mansell, Esq., SrVP
PersTr,BusDev: Thomas G. Lamoree, VP&TO
PersTr: Walter W. Boron, TO
TrInv: Anthony J. Maiorana, TO
EmplBen: Samuel I. Haines, VP&TO
TrOpers: Patricia B. Wingfield, TO

FIRST SENECA BANK
Washington Centre 16101
412/658-2651
(Branch of Oil City)
Admin: Diane S. Miller, VP

New Holland

DAUPHIN DEPOSIT BANK AND TRUST CO.
210 E. Main St. 17557
717/355-8290
(Branch of Harrisburg)
Hd: Richard K. Dieterle, Jr., TO

Newtown

BUCKS COUNTY BANK & TRUST CO.
210 Penns Trail Rd. 18940
215/860-4411
(Branch of Doylestown)
Brian K. Strohl, NBO

FIRST NATIONAL BANK & TRUST CO.
18940
215/968-4872 Tr$112 Mil
Hd,CorpTr,TrInv: Richard J. Fusco, SrVP&SrTO
PersTr,Tx,Est: Steven L. Friedman, TO
EmplBen,Nb: Steven T. Lees, AsstVP&TO
TrOpers: Kimberly G. Cole, AsstVP&TO

Norristown

CONTINENTAL BANK
Main & Swede Sts. 19404
215/278-4294 Tr$1.9 Bil
(Branches in Doylestown & Philadelphia)
Hd: C. Warren Ormerod, ExecVP
PersTr: William J. Lobley, SrVP
CorpTr: Gerald L. Hill, VP
TrInv,ComTrF: Gale S. Gillespie, SrVP
EmplBen: John N. Campbell, SrVP
TrOpers: Amin Zacharia, VP
Nb: Thomas J. Vischer, Jr., SrVP

MERIDIAN ASSET MANAGEMENT, INC.
One Montgomery Plaza
P.O. Box 551 19404
215/278-8942
(Branch of Valley Forge)
PersSvcs: Marie Strycharz, VP
Nb/PersSvcs: Lot J. Rizzardi, VP
Doris P. Theune, VP
Nb/InstitSvcs: John W. Wiercinski, VP

Northumberland

NORTHUMBERLAND NATIONAL BANK
245 Front St. 17857
717/473-3531 Tr$5 Mil
Hd: J. Donald Steele, Pres
Stephen Hafer, AsstTO

Oil City

FIRST SENECA BANK
248 Seneca St., P.O. Box 318 16301
814/676-8666
(Divisions in Butler, Clarion & New Castle)
Reg.Hd: E. G. Heffelfinger, Jr., SrVP
Oil City Div:
PersTr: Rodney L. Campbell, VP
Nb: Paul H. Lackey, VP&TBDO
EstSettlmt: R. Grant Corner, VP

MELLON BANK (NORTH), N.A.
100 Seneca St. 16301
814/677-9638 Tr$450 Mil
(Branches in Erie & Meadville)
Hd: Gary G. Hoyt, SrVP
Larry E. Witherup, VP-TrAdm
Merle A. Bubeck, VP-TrInv
Loretta A. Strawbridge, VP-TrOpers
EmplBen: Edward L. Dunlap

Palmerton

CITIZENS BANK & TRUST CO.
P.O. Box 196 18071
215/826-2457 Tr/u$1 Mil

Philadelphia

CONTINENTAL BANK
1500 Market St. 19102
215/564-7396 Tr$1.9 Bil
(Branch of Norristown)
Hd: C. Warren Ormerod, ExecVP
Nb: Thomas J. Vischer, Jr., SrVP

CORESTATES FINANCIAL CORP.
Broad and Chestnut Sts.
P.O. Box 7618 F.C. 1-6-1 19101-7618
Tr$9.3 Bil
(Subsidiaries in Hamilton Bank, Lancaster, Philadelphia National Bank, Philadelphia & New Jersey National Bank, West Trenton, NJ)
CoreStates Hd: Peter P. Burns, SrVP
Corp&InstitTr: Michael J. D'Angelico, SrVP
TrProdMgt: Nancy L. Fenimore, VP
Corp&InstitSls: John A. Ferro, VP
TrOpers: Peter E. Nipoti, SrVP
TDP: William T. Fitzgerald, VP

CORESTATES INVESTMENT ADVISERS
Broad and Chestnut Sts.
P.O. Box 7618 F.C. 8-8-97 19101-7618
215/973-3350 Tr$4.1 Bil
(Investment Advisor for Hamiltion Bank, Lancaster, New Jersey National Bank, West Trenton, NJ & Philadelphia National Bank, Philadelphia)
Paul G. Finegan, Chm&CEO
DirEqSvcs: Timothy G. Connors, VP
DirRes: C. Thomas Meisse, VP
DirFISvcs: Dung Vukhac, SrVP
DirSpecAccts: Charles B. Hampton, SrVP

FIDELITY BANK, N.A.
Broad and Walnut Sts. 19109
215/496-4121 Tr$5.065 Bil
(Branch in West Chester)
Hd: Jay A. Anglanda. SrExecVP
DeptHd: Robert H. Dunker, ExecVP
DeptHd: Antony Edgar, ExecVP
PersTr: A. Daniel D'Ambrosio, ExecVP
CorpTr: Charles E. Hoos, SrVP
InstitTr: Corliss Boggs, SrVP
InstitInv: Edward T. Koch, SrVP
TrOpers: Robert L. Nicolai, SrVP

FIRST PENNSYLVANIA BANK, NatAssn
1500 Market St. 19101
215/786-8830 Tr$9.1 Bil
Hd: Stuart T. Saunders, Jr., ExecVP
PersSvcs: John C. Voss, SrVP
BusDev: Pierre E. Richards, DivVP
InstitSvcs: Edward E. Keidat, SrVP
BusDev: Allen R. Bradley, VP
SecurTrdg,Res&TrCont: Gerald A. Hayes, Jr., SrVP
Centre Square Investment Group:
Donald E. Carver, Chm
TrOpers: Maureen E. Pugh, SrVP

FRANKFORD TRUST CO.
6500 Castor Ave. 19149
215/831-6520 Tr$115 Mil
Hd,TrInv: George L. Lyon, SrVP
PersTr: Doris Welsh, VP
Tax: Thomas Mullin, TO
EmplBen: Laraine R. Daly, SrTO
TrOpers: Lisa Ruczynski, SrTO

THE GLENMEDE TRUST COMPANY
229 S. 18th St. 19103
215/875-3200 Tr$4.855 Bil
Hd: Thomas W. Langfitt, MD
PersTr: Joseph J. Rink, VP
TrInv,Nb: John W. Church, Jr., SrVP
TrOpers: A. E. Piscopo, SrVP
Nb: J. Thomas Dunlevy
TDP: John Peiffer

MELLON BANK (EAST) N.A.
Trust and Investment Department
Mellon Bank Center 19102
215/555-3012 Tr$6 Bil
Hd: George L. Deming, ExecVP
PersTr: Joseph B. Banko, SrVP
EmplBen: William J. McCabe, VP
TrOpers: William H. Price, VP
TrInv: M. L. White, VP
FinInst: William C. Lambert, VP
Nb: Andrew R. Guzman, SrVP

MERIDIAN ASSET MANAGEMENT, INC.
One Meridian Plaza 19104
215/854-3080
(Branch of Valley Forge)
PersSvcs: Thomas A. Varley, VP
EmplBen: Thomas A. Campbell, VP
NbPersSvcs: Earl C. Pfeiffer, VP
Louis R. Vilardo, AsstVP
NbInstitSvcs: Bonnie Plunkett
NbEmplBen: H. Warren Ingersoll, BDO

THE PENNSYLVANIA TRUST COMPANY
3 Mellon Center 19102
215/496-3100 Tr$160 Mil
Hd: Thomas H. Darlington, Pres
PersTr,TrOpers: Paul Irwin, SrVP
TrInv: Richardson T. Merriman, SrVP
EmplBen,Nb: Charles H. Hopkins, VP
DirResrcs: Walter S. Wilmanski, VP
TxDept: William A. Gurley, VP

THE PHILADELPHIA NATIONAL BANK
Broad & Chestnut Sts.
P.O. Box 7618 F.C. 1-17-6 19101-7618
215/973-3720 Tr$4.01 Bil
(Subsidiary of CoreStates Financial Corp. Regional Trust Office in West Chester)
Hd: Rosemary O. Laphen, ExecVP
PersTr,Adm: Nancy L. Garrison, VP
PersTr,Inv: Raymond M. Deering, VP
PersTr,Sls: Richard E. Henderson, VP

THE PROVIDENT®
PROVIDENT NATIONAL BANK
An affiliate of PNC FINANCIAL CORP

PROVIDENT NATIONAL BANK
P.O. Box 7648 19101
215/585-6827 Tr$29 Bil
Hd: Thomas S. Stewart, ExecVP
ExecMgtCo-ord: M. Lisa Parry, VP
InvRes: Lucinda S. Mezey, VP
InvStrategy: Robert J. Christian, VP
TrOpers. Thomas K. Whitford, SrVP
TrInstSvcs: Anthony J. Cacciatore, SrVP
PersSvcs: Malcolm C. Wilson, SrVP
EmplBen: William G. McKenna, Pres,PCM
ComTrF: Charles F. Willis, VP
InstInvSvc(IIS): Charles B. Landreth, VP
Mktg&Sls: Ludlow Miller, VP
TrBrs: J. Kent Willing, VP

THE RITTENHOUSE TRUST COMPANY
225 S. 18th St. 19103
215/735-1225 Tr$65 Mil
Hd: George Connel, ExecVP

Philipsburgh

COUNTY NATIONAL BANK
117 E. Presque Isle St. 16866
814/342-4000
(Branch of Clearfield)
Edward K. Good

Pittsburgh

EQUIBANK
Two Oliver Plaza, 9th Fl. 15222
412/288-5670 Tr$250 Mil
Hd,PersTr: James W. Koch, VP
CorpTr: Diane M. O'Toole, AsstVP
TrInv,ComTrF: Kevin Stortzum, IO
EmplBen: Carol A. Youtz, VP
TrOpers: Karen L. Hassan, SrTO

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INTEGRA FINANCIAL CORPORATION
Trust Executive Group
Four PPG Place 15222-5408
412/644-7671 Tr$5.2 Bil
Hd: John S. Culbertson, SrVP
Sales&Admin: Donald R. Vance, SrVP
TrOpers: Glenn R. Taylor, Jr., VP
TrInv: Douglas W. Sherratt, VP
TrCont: James J. Murphy, VP
CorpTechSupport: Anthony J. Molinero, VP
SlsSupport: Susan M. Kennedy, TO

MELLON BANK, NatAssn
One Mellon Bank Square 500 Grant St. 15258-0001
412/234-4100 Tr$22.4 Bil
(Branches in Boca Raton & Sarasota, FL)
Hd: Donald A. McMullen, Jr., ExecVP
TrInv: Alan T. Sachtleben, SrVP
PersTr: George L. Deming, ExecVP
CorpTr: Norman R. Smith, SrVP
BusDev: Norman R. Lubin, SrVP
EmplBen: William F. Adam, VP
TrOpers: Larry W. Rinne, SrVP

PITTSBURGH NATIONAL BANK
One Oliver Plaza 15265
412/762-3000 Tr$5.2 Bil
Hd: James M. Patton, SrVP
AsstDivHd: R. Steven Bonnett, VP
PersTr: James M. Ferguson, III, VP
CorpBus: James Smith, VP
ChIO: John Martin, VP
CorpTr: Fred J. Deramo, VP
EmplBen: Nicholas Nilsen, VP
TrOpers: Albert Malone, VP
Nb: Phillip P. Deutsch, VP

UNION NATIONAL BANK
4th Ave. & Wood St. 15278
412/644-7524
Hd: Donald R. Vance, SrVP
CorpTr: Henry W. Strong, VP
PersTr: Gilbert L. Hoag, VP

Pittston

FIRST BANK OF GREATER PITTSTON
P.O. Box 560 18640
717/654-4688 Tr$12 Mil
Hd: Earl J. Campbell, VP&TO

FIRST EASTERN BANK
P.O. Box 710 18640
717/655-7906 Tr$2.5 Mil
Hd: S. C. Battisti, SrVP
E. P. Yencha, AsstTO

Port Allegany

CITIZENS TRUST COMPANY
100 Maple St. 16743
814/642-2571
(Branch of Coudersport)
Stan R. Dunsmore, AsstVP

FIRST NATIONAL BANK
64 Main St. 16743
814/642-2351 Tr$1 Mil
Hd: Lloyd Eastman, TO

Pottsville

MERIDIAN ASSET MANAGEMENT, INC.
101 N. Centre St., P.O. Box 630 17901
717/628-5119, Ext. 325
(Branch of Valley Forge)
PersSvcs: Charles S. Buehler, AcctO
Nb/PersSvcs: James G. Hughes, VP
Nb/InstitSvcs: Michael S. Kennedy, VP

MINERS NATIONAL BANK
120 S. Centre St. 17901
717/622-2320 Tr$54 Mil
Hd: James E. Marconis, VP&TO
Anne B. Reed, TO
James T. O'Brien, AsstVP&TO

PENNSYLVANIA NATIONAL BANK & TRUST CO.
1 S. Centre St. 17901
717/622-4200 Tr$460 Mil
(Branch in Camp Hill)
Hd: James Corrigan, SrVP&TO
PersTr: Joseph R. Popson, AsstVP&TO
TrInv: Dwight H. B. Rieman, SrVP&IO
CorpTr: Frederick S. Seewald, AsstVP&TO
TrOpers: Sandra L. Kramer, TOpO

UNION BANK & TRUST CO.
P.O. Box 119 17901
717/622-2632 Tr/u$3.441 Mil
Hd: Eleanor M. Schaeffer, TO

Punxsutawney

KEYSTONE NATIONAL BANK
200 E. Mahoning St. 15767
814/938-4321
Louis R. Kerr, TO

Quarryville

FARMERS FIRST BANK
301 W. Fourth St. 17566
717/786-7337
(Branch of Lititz)
PersTr: Wendy L. Basehoar, AsstVP
EmplBen: Patricia A. Hindermyer, EBO
Nb: Stephen E. DiNovis, TO

Reading

BANK OF PENNSYLVANIA
50 N. Fifth St. 19601
215/378-3664 Tr$490.9 Mil
Hd: Roselyn B. Ramist, VP
PersTr: Bert R. Cramer, AsstVP
CorpTr: James I. Houp, TO
TrInv: Lee W. Hummel, VP
EmplBen: James J. Walker, EBO
TrOpers: John H. Allen, TOpO
Nb: Carl K. Wiest, Jr., VP

HAMILTON BANK
515 Penn St. 19601
215/320-8000
(Branch of Lancaster)
Hd: David Logan Steele, VP&SrTO
Nb: Lynn Veach, FPO

MERIDIAN ASSET MANAGEMENT, INC.
35 N. Sixth St., P.O. Box 1102 19603
215/320-3111
(Branch of Valley Forge)
PersSvcs: Michael W. Wozniski, VP
EmplBen: Raymond T. Kase, Jr., VP
InstitSvcs: June L. Zubey, AsstVP
NbMgr: Kenneth H. Rick, VP
Nb/PersSvcs: James G. Hughes, VP
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CorpTr: Richard H. Babb, VP
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SOUTH CAROLINA NATIONAL BANK
P.O. Drawer F-16 29501
803/664-4094
(Branch of Columbia)
PersTr,Nb: Thomas B. Richardson, TO

SOUTHERN NATIONAL BANK OF SOUTH CAROLINA
P.O. Box 1351 29503
(Branch of Columbia)
O. S. "Sandy" Aiken, Jr., SrVP&TO-RegMgr

Fountain Inn

THE PALMETTO BANK
P.O. Box 128 29644
803/862-4411
(Branch of Laurens)

Greenville

CITIZENS AND SOUTHERN TRUST COMPANY (SOUTH CAROLINA), N.A
P.O. Box 1449 29602
803/240-6196
(Branch of Columbia)
Mgr: G. William Kransteuber

FIRST UNION OF SOUTH CAROLINA
P.O. Box 1329 29602
803/255-8401 Tr$450 Mil
(Branches in Charleston, Columbia, Florence & Greenville)
CMGHd: William J. Boswell, Jr., SrVP
PersTrHd: George A. Durban, III, VP
PersTrMgr: Douglas Holman, VP
Nb: William E. Long, III, AsstVP

NCNB SOUTH CAROLINA
P.O. Box 608 29602
803/271-5930
(Branch of Columbia)
Mgr: Marion W. Beacham, Jr., VP&TO

THE PALMETTO BANK
P.O. Box 5473 29606
803/297-4325
(Branch of Laurens)

SOUTH CAROLINA NATIONAL BANK
P.O. Box 969 29602
803/239-6836
(Branch of Columbia)
Hd: M. M. Medlin, SrVP,TO&PersTrRegExec
PersTr,Nb: Donald L. Stokes, AsstVP&TO
PersTrMgr: William G. Dobbins

UNITED CAROLINA BANK OF SOUTH CAROLINA
P.O. Box 2770 29602
803/233-4427 Tr$112 Mil
(Subsidiary of United Carolina Bancshares Corporation)
Hd: Thomas L. Lewis, Jr., SrVP&TO
PersTr: Jerry N. Hemphill, VP&SrTO
EmplBen: Kerry L. McLaughlin, VP&TO
TrOpers,PersTr: Frances W. Talley, VP&TO
Nb: William R. Squadroni, VP&TDO

Greenwood

THE COUNTY BANK
P.O. Drawer 3129 29648
803/229-2551 Tr$60 Mil
Hd: R. T. Dunlap, Jr., Pres

THE PALMETTO BANK
906 S. Main St. 29646
803/233-4725
(Branch of Laurens)

Hilton Head Island

CITIZENS AND SOUTHERN TRUST COMPANY (SOUTH CAROLINA), N.A.
P.O. Box 5688 29938
803/686-8482
(Branch of Columbia)
Mgr: Mackey Scott, III

NCNB SOUTH CAROLINA
P.O. Box 5040 29938
803/785-4245
(Branch of Columbia)

OLD COLONY TRUST COMPANY OF SOUTH CAROLINA, N.A.
1 Chamber of Commerce Dr., P.O. Box 16 29938
803/842-3030 Tr$140 Mil
(A Bank of Boston Company)
Richard P. Trumpler, Pres&CEO
PersTr: William K. Mackey, Jr., SrVP&Csh
Frances F. McGrath, TO
Nb: Helen Nugent

SOUTH CAROLINA NATIONAL BANK
P.O. Box 5069 29938
803/686-9317
(Branch of Columbia)
Charles H. Rudolph, Jr., VP,TO&PersTrDeptMgr

Holly Hill

FIRST NATIONAL BANK
P.O. Box 38 29059
803/496-5011 Tr/u$1 Mil
Hd: J. L. Wiggins, TO

Laurens

M. S. BAILEY & SON, BANKERS
29360
803/984-0431
(Branch of Clinton)
TrAdmin: Charles F. Waldron, VP&TO
Ruth F. Nelson, AsstVP&TO
Cheryl H. Allen, TO

THE PALMETTO BANK
P.O. Box 49 29360
803/984-4551 Tr$54 Mil
(Branches in Duncan, Fountain Inn, Greenville, Greenwood, Simpsonville & Spartanburg)
Hd: Philip A. Betette, SrVP-Inv&TO
PersTr: Edith S. Brown, AsstVP&TrAdmO
TrOpers: Edna C. McCarter, AsstVP&TOpO
EmplBen: Richard A. Bennett, TO

Lexington

THE LEXINGTON STATE BANK
P.O. Box 8 29072
803/359-5111 Tr$30 Mil
Hd: R. N. Hubbs, ExecVP
David Hipp, VP&TO

Myrtle Beach

CITIZENS AND SOUTHERN TRUST COMPANY (SOUTH CAROLINA), N.A.
P.O. Box 807 29577
803/946-3288
(Branch of Columbia)
Mgr: James L. Braxmeier

SOUTH CAROLINA NATIONAL BANK
P.O. Box 897 29578
803/626-5656
(Branch of Columbia)
PersTrDeptMgr: Harold B. Burkart, VP&TO

Rock Hill

CITIZENS AND SOUTHERN TRUST COMPANY (SOUTH CAROLINA), N.A.
P.O. Box 530 29731-6530
803/328-2206
(Branch of Columbia)
Mgr: M. Truman Fallaw

Simpsonville

THE PALMETTO BANK
P.O. Box 728 29681
803/963-3671
(Branch of Laurens)

Spartanburg

CITIZENS AND SOUTHERN TRUST COMPANY (SOUTH CAROLINA), N.A.
P.O. Box 1052 29304
803/594-8215
(Branch of Columbia)
Mgr: Harry L. Shinn, Jr.

THE PALMETTO BANK
P.O. Box 5067 29304
803/585-1376
(Branch of Laurens)

SOUTH CAROLINA NATIONAL BANK
P.O. Box 5707 29304
803/596-4520
(Branch of Columbia)
Mgr,PersTr: Barry M. Carter, VP&TO

Sumter

THE NATIONAL BANK OF SOUTH CAROLINA
P.O. Box 1798 29151
803/778-8215 Tr$145 Mil
DeptMgr: Terry R. Good, SrVP
EmplBen: R. S. Price, VP&TO
Admin: Catherine K. Gardner, TO
Tropers: Vivian Kelley, Supv
Nb: C. D. Lipscombe, Jr., SrVP
Admin: Claudette Jackson, AdmAsst

SOUTH DAKOTA

Aberdeen

FIRST BANK OF SOUTH DAKOTA, N.A.
(First Bank System)
North Division
P.O. Box 1000 57401
605/225-9400
(Branch of Sioux Falls)
Hd: Charles Habhab, VP
Marilyn Hearnen, TrAdm

NORWEST BANK SOUTH DAKOTA, N.A.
204 S. First St., P.O. Box 849 57401
605/226-1116
(Branch of Sioux Falls)
Hd: D. Tonsager, VP
M. Turnwall, TO

Belle Fourche

PIONEER BANK & TRUST
P.O. Box 729 57717
605/892-2536 Tr$12 Mil
Hd: Jeb H. Clarkson, VP
TrInv,Nb: S. M. Clarkson, ExecVP
TrOpers,TDP: Mary Kay Budmayr

Brookings

FIRST NATIONAL BANK
P.O. Box 57 57006
605/692-6294 Tr$30 Mil
Hd: Robert Leibrich, TO
TrOpers: Darla Lentsch
PersTr: Thomas Birath, TrAdm

Huron

FARMERS & MERCHANTS BANK
P.O. Box 848 57350
605/352-64[illegible] [illegible]$25.0 Mil
Hd: Ji[illegible]

SOUTH DAKOTA (Cont'd)

Mitchell

COMMERCIAL TRUST & SAVINGS BANK
P.O. Box 1366 57301
605/996-7755 Tr$55 Mil
Hd: David L. Margheim, VP&TO
PersTr: Karen Roth, AsstTO
TrOpers: Lillian Munce, TrAdm

★Pierre

BANKWEST N.A.
P.O. Box 998 57501
605/224-7391 Tr$15.0 Mil
Hd: Bruce O. Ley
TrInv: Steve Bumann
TrOpers: Susan Beard
TDP: Jeanne Viken

Rapid City

FIRST BANK OF SOUTH DAKOTA, N.A.
(First Bank System)
West Division
P.O. Box 90 57709
605/394-2080
(Branch of Sioux Falls)
Hd: John M. Dunleavy, VP&TO
PersTr: Lee Granaas, TO
Sandy Hennen, TO

NORWEST BANK SOUTH DAKOTA, N.A.
825 St. Joseph St., P.O. Box 1040 57701
605/348-7210
(Branch of Sioux Falls)
Hd: Jerald M. Gerdes, SrVP
PersTr: Gary Gunderson, TO
PersTr,Nb: Shirley Coulter, TO

Sioux Falls

FIRST BANK OF SOUTH DAKOTA
(First Bank System)
Main Office
141 N. Main Ave., P.O. Box 1308 57117
605/339-8600 Tr$745 Mil
(Branches in Aberdeen & Rapid City)
Hd: Thomas J. Flynn, SrVP
CorpTr: Timothy E. Hamel, VP&TO
TrInv: Dennis D. Holzwarth, VP&TrInvO
TrOpers: Mary Jo Curtain, AsstVP&TO
EmplBen,PersTr: Dennis Daugaard, VP
EmplBen: Cynthia Geiwitz, VP

FIRST INTERSTATE BANK, N.A.
P.O. Box 1348 57101
605/335-4001 Tr$90 Mil
(Branch in Watertown)
Hd,TrInv,EmplBen: David G. Hottmann, SrVP&TO
PersTr: Mike Kulas, TO
CorpTr,TrOpers: Linda Mickalowski, VP&TO
Nb: Steve Warwick, VP&TO
TDP: Byron Johnson

THE FIRST NATIONAL BANK
100 S. Phillips Ave., P.O. Drawer 1186 57117
605/335-5180 Tr$350 Mil
Hd: Robert Weeks, SrVP&TO
PersTr: C. B. Hines, VP&TO
Nancy Wahlstrom, AsstVP&TO
Andrea Kuehn, TO
Nb: John Rozell, VP
TrInv: M. C. Peterson, VP&TO
Peggy Dant, AsstVP&TO
TrOpers: Carol Rysavy, AsstVP&TO
CorpTr: T. J. Bernhard, VP&TO
F. Bert Olson, AsstVP&TO

NORWEST BANK SOUTH DAKOTA, N.A.
101 N. Philips Ave., P.O. Box 1953 57117
605/339-7400 Tr$453 Mil
(Branches in Aberdeen, Rapid City, Watertown, SD & Marshall, MN)
Hd: Dennis Hoffman, SrVP
PersTr,Nb: L. D. Andrews, VPofS.F.,DivMgr
PersTr: Alvin J. Meyer, AsstVP
CorpTr,Nb: Dan Johnston, AsstVP
EmplBen: Jon Olen, AsstVP
Michael Kulas, TO
FM,PersTr,TrOpers: David Tonsager, VP
TrInv: Nancy Erickson, IO
Nb: Pierce McDowell, III, TO

VALLEY NATIONAL BANK OF SIOUX FALLS
1103 E. 8th St., P.O. Box 789 57117-0789
605/336-3740 Tr$7 Mil
Hd: David F. Dexter, VP&SrTO
Steve Johnson, AsstTO

Vermillion

FIRST DAKOTA NATIONAL BANK
111 Court St. 57069
(Branch of Yankton)

Watertown

FARMERS & MERCHANTS BANK & TRUST OF WATERTOWN
P.O. Box 877 57201
605/886-8401 Tr$9 Mil
Hd: Richard Neal, AsstVP&TO

FIRST INTERSTATE BANK
P.O. Box 1624 57201
605/882-2300
(Branch of Sioux Falls)
Lynn Hurley, VP&TO

NORWEST SOUTH DAKOTA, N.A.
20 N. Maple St., P.O. Box 550 57201
605/886-8466 Tr$250 Mil
(Branch of Sioux Falls)
Hd: Dale V. Christensen, VP

Webster

SECURITY BANK & TRUST CO.
P.O. Box 596 57274
605/345-3306 Tr$2.0 Mil
Hd: Cynthia Kulesa, TO

Winner

FARMERS STATE BANK
P.O. Box 31 57580
605/842-1313 Tr$7 Mil
Hd: Allan Larson, CO&TO
Richard Nelson, TO
James J. Jares, TO

Yankton

FIRST DAKOTA NATIONAL BANK
225 Cedar 57078
605/665-7432 Tr$30 Mil
(Branch in Vermillion)
Hd,PersTr,Nb: Gregory K. Blow, VP&SrTO
CorpTr,TrOpers: Marsha Beran
TrInv: Jack McMannama
EmplBen: Sue Stoll

Discretionary Trust Assets: This figure should reflect the market value of employee benefit, personal trusts, estates, and managed agencies over which each institution exercises investment discretion as reported to the F.D.I.C. on the "Annual Report of Trust Assets".

TENNESSEE

Athens

THE CITIZENS NATIONAL BANK
2 Park Ave. 37303
615/745-0261
Hd: Kate Swafford, TO
TrInv: Paul Willson, TrInvO

THE FIRST NATIONAL BANK & TRUST CO.
P.O. Box 100 37303
615/745-2452 Tr$51.2 Mil
Hd,PersTr,TrInv,Nb: Michael L. Bevins, SrVP&TO
PersTr,CorpTr,ComTrF,EmplBen,TrOpers:
Sheila Sterling, AsstVP&TO

Bolivar

HARDEMAN COUNTY BANK
809 W. Market, P.O. Box 309 38008
901/658-5219 Tr/u$1 Mil
Hd: Don Cherry, TO

Bristol

FIRST AMERICAN TRUST CO., N.A.
Volunteer & State Sts., P.O. Box 368 37620
615/652-8552
(Branch of Kingsport)
Donald W. Secrest, VP&RegMgr

FIRST TENNESSEE BANK NATIONAL ASSOCIATION
P.O. Box 438 37620
615/968-2691
Hd: Suzanne T. Donaldson, VP&Mgr
PersTrAdmin: Claudette Sanders, TO

TRI-CITY BANK & TRUST CO.
P.O. Box 429 37621
615/323-3161 Tr$19 Mil
(Member First Virginia Banks, Inc.)
Hd: L. C. Nicely, FVP&TO

Brownsville

BROWNSVILLE BANK
111 S. Washington St. 38012
901/772-1201 Tr$15 Mil
Hd: Dewey Jones, SrVP
Robert Bond, AsstTO

THE FIRST STATE BANK
6 N. Washington, P.O. Drawer 929 38012
901/772-1642
Hd: B. M. Moses, VP&TO

Chattanooga

AMERICAN NATIONAL BANK & TRUST CO.
P.O. Box 1638 37401
615/757-3722 Tr$2 Bil
Hd: Justin G. Ferguson, ExecVP
PersTr,EmplBen: Robert C. Klose, SrVP
CorpTr: Peter T. Cooper, SrVP
TrInv: Andrew J. Muldoon, SrVP
ComTrF: Lori Payne, TrSecOpO
TrOpers,TDP: Rick Chesnutt, VP
Nb: James A. Woods, VP

FIRST TENNESSEE BANK, NA
165 Madison Ave. 38101
901/523-4534 Tr$1.983 Bil
Hd: Kelton Morris, ExecVP&TO
PersTr: Wayne Marsh, SrVP&TO
CorpTr: Yvonne Watson, SrVP&TO
TrInv,ComTrF: William Pallett, Pres
EmplBen: Deborah McDonald, SrVP&TO
TrOpers: David M. Taylor, VP&TO
Nb: Charles Gilliland, VP&TO

PIONEER BANK
801 Broad St., P.O. Box 1527 37402
615/755-0000 Tr$150 Mil
Hd: Ralph M. West, ExecVP&TO
PersTr: R. Larson Mick, VP&TO
L. Thomas Sliger, VP&TO

85% of the readers of
TRUSTS & ESTATES
are involved in personal trusts.

SOVRAN BANK
633 Chestnut St. 37450
615/756-6639 Tr$150 Mil
(Affiliate of Nashville)
Hd: Larry Putnam, ExecVP&TO
EmplBen: Edward N. Taliaferro, VP&TO
TrOpers: Karen B. Moore, CTO

Clarksville

DOMINION TRUST COMPANY OF TENNESSEE
One Public Square, P.O. Box 607 37041
615/552-5300
(Branch of Nashville)
Nebra B. Binkley, TO

FIRST AMERICAN TRUST CO.
128 N. Second St., P.O. Box 508 37041
615/552-6444 Tr$28 Mil
Hd: Don C. Birdwell, VP&TO

SOVRAN BANK
P.O. Box 567 37041-0567
615/553-2200 Tr$3.0 Mil
Hd: Robert R. Welch, Pres
PersTr: Fred O. Murphy, ExecVP
TrOpers: Tim Kennedy, VP
Nb: Bill Wyatt, SrVP

Cleveland

CLEVELAND BANK & TRUST CO.
P.O. Box 4170 37320-4170
615/472-3261 Tr$45.2 Mil
Hd: R. H. Robbins, VP&TO
TrOpers: Fay McSpadden, AsstVP

FIRST AMERICAN NATIONAL BANK OF CLEVELAND
P.O. Box 49 37364
615/472-2131

MERCHANTS BANK
P.O. Box 1149 37364
615/479-4151 Tr$2 Mil
Hd: James H. McLain, Chm&Pres
[illegible] Whitehead, SrVP&TO

Columbia

FIRST FARMERS & MERCHANTS NATIONAL BANK
P.O. Box 1148 38402
615/388-3145 Tr$65.287 Mil
Hd,TrOpers: Roy A. Hamilton, Jr., ChFC,VP&SrTO
PersTr: William L. Massey, Jr., TO
CorpTr,EmplBen: Roseann Williams, TO
TrInv,Nb: Roy A. Hamilton, Jr., VP&SrTO

Dickson

DOMINION TRUST COMPANY OF TENNESSEE
(Formerly First National Bank)
719 E. College St., P.O. Box 666 37055
615/446-5151

Dresden

WEAKLEY COUNTY BANK
Church St., P.O. Box 169 38225
901/364-3131 Tr/u$1 Mil
Hd: Terry J. Oliver, TO
Jennifer R. Reavis

Dyersburg

FIRST CITIZENS NATIONAL BANK
First Citizens Place 38024
901/285-4410 Tr$99.8 Mil
Hd: James L. Surface, VP&SrTO
PersTr: Sue Carolyn Akins, VP&TO
TrInv: Kenneth S. Coleman, AsstVP&IO
EmplBen: Paul Jones, TO
TrOpers: Jennie Allen, AsstVP&TOpO

FIRST TENNESSEE BANK, NATIONAL ASSOCIATION
P.O. Box 990 38025-0990
901/286-1500 Tr$2 Mil
Hd: James O. Ewell, TO

Elizabethton

CITIZENS BANK
Broad & Lynn Ave. 37643
615/543-2265 Tr$3 Mil
Hd: Sam LaPorte, TO
Mrs. Marie McNeely, AsstTO

Fayetteville

DOMINION BANK
P.O. Box A 37334
615/433-6141 Tr$7.5 Mil
Hd: William H. Crabtree, ChmBd&CEO
TrOpers: Joan Hinson, TO
Nb: Shirley Goodman, VP

Gleason

BANK OF GLEASON
P.O. Box 231 38229
901/648-5506 Tr$2 Mil
Hd: R. H. Owen, Pres

Goodlettsville

BANK OF GOODLETTSVILLE
P.O. Box 488 37072
615/851-5200 Tr$4 Mil
Hd: Marie W. Butterworth, SrVP&TO

Greeneville

GREENE COUNTY BANK
P.O. Box 1120 37744-1120
615/639-5111
Hd: Stan Puckett, Pres

SOVRAN BANK GREENEVILLE
P.O. Box 1390 37744
615/639-2181 Tr$4 Mil
(Affiliate of Nashville)
Hd: Marilyn Grigsby, AsstVP&TO

Humboldt

MERCHANTS STATE BANK
1214 Main St. 38343
901/784-1122
Ann Haynes, AsstVP&TO

Huntingdon

BANK OF HUNTINGDON
38344
901/986-5026 Tr$1.9 Mil
PersTr,CorpTr,ComTrF: Bertie Warbritton, TO
J. M. Therrell
John W. Clement
Larry Harris

Jackson

FIRST AMERICAN TRUST CO., N.A.
Main & Highland Sts.
P.O. Box 309 38302
901/422-9745 Tr$40 Mil
Hd: J. H. Scott, VP&RegMgr
PersTr: Charles R. Harrison, AsstVP
Marguerite Holder, AsstVP
SS: Brenda Jones

JACKSON NATIONAL BANK
P.O. Box 549 38302
901/422-9257 Tr$29.2 Mil
Hd,PersTr,TrInv,EmplBen,Nb: James C. Scott, ExecVP&SrTO
PersTr,CorpTr: Janis Kimsey, TO
TrOpers,TDP: Deborah Isbell, VP&TOpO

UNION PLANTERS NATIONAL BANK
P.O. Box 189 38302
901/422-9615
(Branch of Memphis)
Martha Peddy, AsstVP

Johnson City

FIRST AMERICAN TRUST CO., N.A.
P.O. Box 1998 37601
615/282-7640
(Branch of Kingsport)
Donald W. Secrest, VP&RegMgr

FIRST TENNESSEE BANK NATIONAL ASSOCIATION
P.O. Box 3007 CRS 37602
615/461-1230
Mgr: Suzanne T. Donaldson, VP
PersTrAdmin: Claudette Sanders, TO

HAMILTON BANK OF JOHNSON CITY
P.O. Box 1677 37601
615/928-6441 Tr$101 Mil
Hd,TrInv,ComTrF,PersTr: Lidy C. Wyatt, Jr., VP&SrTO
PersTr: Robert Allen, TO
TrOpers: Jane Smith, VP&TO
Nb: Betsy L. Shaw, AsstVP

HOME FEDERAL SAVINGS & LOAN ASSOCIATION OF UPPER EAST TENNESSEE
2112 N. Roan St., P.O. Box 1557 37605
615/282-6311
Hd: James G. Burleson, VP&SrTO
PersTr: Adam B. Crouch, AsstVP&TO
TrOpers: Barbara N. Reedy, TO

SOVRAN BANK/TRI-CITIES
P.O. Box 1818 37605
615/929-3138
(Affiliate of Nashville)
Marilyn Grigsby, AsstVP&TO

Kingsport

FIRST AMERICAN TRUST CO., N.A.
P.O. Box 1981 37662
615/229-0283 Tr$180 Mil
(Branches in Bristol & Johnson City. Affiliate of Nashville)
RegMgr: Donald W. Secrest, VP

FIRST TENNESSEE BANK NATIONAL ASSOCIATION
P.O. Box 239 37662
615/246-9311
Mgr: Suzanne T. Donaldson, VP
PersTr,Admin: Claudette Sanders, TO

Knoxville

FIRST AMERICAN TRUST CO.
P.O. Box 511 37901
615/521-5177 Tr$350 Mil
James J. Roscoe, SrVP&RegMgr
EmplBen: Cherry Whitaker, VP

FIRST TENNESSEE BANK NATIONAL ASSOCIATION
P.O. Box 280 37995-0280
615/971-2100
PersTr: Ralph Davidson
CorpTr: Richard Tippens
TrInv: Gary Hoemann

THIRD NATIONAL BANK IN KNOXVILLE
37997-6000
615/544-2416 Tr$300 Mil
Hd,Nb: Earl W. Hagler, SrTO
PersTr,EstSttlmt: Tommie N. Fennell, TO
Lisa A. Beal, PTA
EmplBen: Lisa A. Holland, TO
Nb: A. H. Thompson, VP&TO

THE TRUST COMPANY
P.O. Box 789 37901-0789
615/971-1902 Tr$75 Mil
Hd: Sharon J. Miller, Pres
CorpTr: Vickie S. Ledford
EmplBen: Stephen C. Arnett, VP&TO
TrOpers: Debra Ralls, CPA

VALLEY FIDELITY BANK & TRUST CO.
P.O. Box 1991 37901
615/521-3952 Tr$750 Mil
Hd: Robert Killefer, SrVP
PersTr: David Moore, VP&TO
CorpTr: Bette Bacon, VP&TO
TrInv: Robert Killefer, SrVP&TO
EmplBen: Randy Miller, SrVP&TO
TrOpers: Darlene Chapman, TO
Nb: Jim Baugh, SrVP

TENNESSEE (Cont'd)

Lewisburg

PEOPLES & UNION BANK
P.O. Box 2277 37091
615/359-6222 Tr/u$1 Mil
Hd: James M. Jones, Jr., Chm&CEO

SOVRAN BANK
P.O. Box 2428 37091
615/359-1515 Tr/u$1 Mil
Hd: Vivian H. Clift, SrVP&TO

McMinnville

CITY BANK & TRUST CO.
Court Sq. 37110
615/473-2147 Tr$17.076 Mil
Hd: E. D. Busic, SrVP&TO
TrOpers: Sandy Hillis, AsstTO

FIRST NATIONAL BANK TRUST DEPT.
200 E. Main St. 37110
615/473-4402
Hd: James E. Grisom, SrVP&TO
Mrs. Eva Sue Bouldin, AsstVP&AsstTO

Memphis

BOATMEN'S BANK OF TENNESSEE
6060 Poplar, Ste. 276 38119
901/762-6245
Hd: Sharon Hammer, SrVP&SrTO
EmplBen: Tracey H. Bravos, AsstVP

FIRST TENNESSEE BANK NATIONAL ASSOCIATION
P.O. Box 84 38101
901/523-4530 Tr$1.983 Bil
Hd: E. Kelton Morris, ExecVP
PersTr: Wayne C. Marsh, SrVP
CorpTrSvcs: Yvonne Watson, SrVP
TrInv,ComTrF: William V. Pruett, Adv
EmplBen: Deborah McDonald, SrVP
TrOpers: David Taylor, SrVP
CorpTr: C. Douglas Kelso, III, SrVP
PersTr,Nb: Charles Gilliland, SrVP
TrSecur: Louis Bellaflores, SrVP

NATIONAL BANK OF COMMERCE
1 Commerce Square 38150
901/523-3208 Tr$419 Mil
Hd: J. Hallam Boyd, Jr., SrVP&SrTO
PersTr: Fletcher Haago, FVP&TO
CorpTr: Ray Honeycutt, AsstVP&TO
TDP: Robert Garmon, VP
TrInv,ComTrF: Commerce Capital Mgmt. Inc.
EmplBen: Dianne Shockley, FVP&TO
Nb: Paul Calame, SrVP&TO
TrOpers: Vickie Devezin, AsstVP

SOVRAN BANK
P.O. Box 1503 38101
901/458-8016
(Affiliate of Nashville) .
John G. Powell, SrVP

UNION PLANTERS NATIONAL BANK
P.O. Box 387 38147
901/523-6200 Tr$419.7 Mil
(Branch in Jackson)
Hd: John W. Black, ExecVP
Fin&AdminSuppEmplBen: Mary M. Perry, SrVP&SrTO
PersTr: E. James House, Jr., SrVP
CorpFin: Jon W. Hobart, SrVP
TrInv: P. Thomas Dorian, VP
RE: Harry Baker, AsstVP
TrAuto: Jere Pierce, VP
TrOpers: Gary Carlton, AsstVP
Nb: Mike Gates, VP

Morristown

THIRD NATIONAL BANK IN HAMBLEN COUNTY
P.O. Box 1047 37816-1047
615/586-2242 Tr$25 Mil
Hd: Timothy Dean Coley, AsstVP&TO

Murfreesboro

MID-SOUTH BANK & TRUST CO.
a SunTrust Bank
P.O. Box 100 37133-0100
615/849-7000 Tr$52 Mil
Hd: David W. Hopper, SrVP&TO
EmplBen: William S. Jones, AsstVP
TrOpers: Linda Bucy, TO

Nashville

CITIZENS SAVINGS BANK & TRUST
401 Charlotte Ave. 37219
615/256-6193
Hd: Donna Dalton

DOMINION TRUST COMPANY OF TENNESSEE
Dominion Tower
150 4th Ave. N. 37219
615/251-9416 Tr$270 Mil
(Trust Affiliate of Dominion Bankshares Corporation, Roanoke, VA)
PersTr,Nb: Charles J. Vacca, Pres&CEO
CorpTr,EmplBen: Charles D. Houston, SrVP
PersTr: Gail Smith
TrInv,ComTrF: Russell L. Robinson, VP
TrOpers: Sue D. Pittman, VP
TDP: Rhonda D. Crockett, TO

FIRST AMERICAN TRUST COMPANY, N.A.
400 First American Center 37237-0403
615/748-2350 Tr$3.4 Bil
(Trust affiliate of First American Corp. Trust Offices in Bristol, Jackson, Johnson City, Kingsport, Knoxville, Memphis & Nashville)
James D. Catington, Jr., Pres&CEO
Ronald M. Holt, ExecVP&TrMgr
PersTrDivHd: Richard W. Heiden, SrVP
EmplBen: Bryan Fay, VP
TrOpers: Evans A. Mezger, SrVP
TrCoun: William A. Byrn, Jr., SrVP
InvMgtHd: Charles H. Robinson
Nb: Rob Blagojevich, VP
Cont: Thomas M. Cripps, Jr., AsstVP

SOVRAN BANK/CENTRAL SOUTH
1 Commerce Place 37219
615/749-3770 Tr$1.518 Bil
(Affiliates in Chattanooga, Greeneville & Memphis)
Hd,CorpTr: J. E. Krueger, ExecVP
PersTr: M. Kirk Scobey, SrVP&TO
TrInv: Blaine Reeve, SrVP
CorpTr,Adm: P. Williams, SrVP
EmplBen: Richard Dickerson, SrVP
TrOpers: Debbie May, VP

THIRD NATIONAL BANK IN NASHVILLE
P.O. Box 305119 37230-5110
615/748-4246 Tr$1.5 Bil
(Affiliate, Third National Bank in Knoxville)
Hd: Donald W. Thurmond, ExecVP
TrAdmin: Alden Smith, Jr., FVP
PersNb: Joseph K. Presley, SrVP&TO
PersTr: Leonord N. Wood, SrVP&TO
CorpTr: William Keith Keisling, VP&TO
TrInv: Parker Thomas, FVP
EmplBen: Richard Moser, SrVP
TrOpers: Barry S. Good, VP&TO
RE: Robert N. Power, VP&REO
Tax: Brad Dunlavy, TO
EstSettlmt: Paula G. Brown, AsstVP&TO

Oneida

FIRST TRUST & SAVINGS BANK
P.O. Box 309 37841
615/569-6313 Tr$3 Mil
Hd: Lorene West, TO

Pulaski

UNION BANK
P.O. Box 247 38478
615/363-4030 Tr$2.5 Mil
Donald L. King, Pres&TO
Robert D. Roe, 1stVP&TO

Sevierville

THIRD NATIONAL BANK IN SEVIER COUNTY
215 Court Ave. 37862
615/453-6121 Tr/u$1 Mil
Hd: Earl W. Hagler, VP&SrTO

Shelbyville

DOMINION BANK
P.O. Box 680 37160
615/684-8000 Tr$5 Mil
CEO: Howard W. Tignor
Hd: L. Wayne Bomar, TO
EmplBen: Billy F. Hicks
Jean Landers, AsstTO

FIRST AMERICAN BANK
P.O. Box 440 37160
615/684-5513 Tr/u$1 Mil
Hd: Edward Steelman, Pres&TO
PersTr: Judy Sliger, AsstTO&AsstVP

FIRST NATIONAL BANK
P.O. Box 500 37160
615/684-7511 Tr$9 Mil
Hd: J. H. Caperton, Jr., SrVP-TrInv
TrInv: T. W. Hickerson, SrTO
TrOpers: Peggy F. Orrell, AsstTO

Sparta

DOMINION TRUST COMPANY OF TENNESSEE
P.O. Box 360 38583
615/738-9500
(Branch of Nashville)
George T. Elrod, TO

Springfield

DOMINION TRUST COMPANY OF TENNESSEE
2127 Memorial Blvd., P.O. Box 608 37122
615/384-3541
(Branch of Nashville)
Ruth Baggett, TO

Trenton

BANK OF TRENTON & TRUST CO.
P.O. Box 87 38382
901/855-2121
Hd: Dotty Jones, Pres&TO

Tullahoma

AMERICAN CITY BANK
340 W. Lincoln St., P.O. Box 1030 37388
615/455-0026 Tr/u$1.0 Mil
Hd: George Vibbert, Jr., Pres
PersTr,TrInv: Mark A. Dowell
EmplBen: Nina Hammond

THE TRADERS NATIONAL BANK
P.O. Box 1000 37388
615/455-3426 Tr$1.6 Mil
Hd: C. Phil Copeland, VP
TrOpers: David P. Thomas, VP&Csh
PersTr,CorpTr,TrInv,ComTrF,Nb: Bennie R. Garrick, Pres

Union City

SOVRAN BANK/UNION CITY
P.O. Box 370 38261
901/885-2330 Tr$19.7 Mil
Hd: John H. Pylant, VP&TO

Include Your Logo
See Page 232

TEXAS

Abilene

FIRST NATIONAL BANK
P.O. Box 701 79604
915/675-7000 Tr$240 Mil
Hd: William M. Armer, ExecVP&SrTO
PersTr: Clarence Herndon, VP&TO
Thomas Martin, VP&TO
Dick Veigel, TO
TrInv: Susan Stalcup, SrVP&TO
EmplBen: Michael Kinard, SrVP&TO
Jake Herndon, TO
TrOpers: Wanda Richard, VP&TO
Prop: Dale Cartee, VP&TO
Travis McClure, TO

NCNB TEXAS
City Trust Office
P.O. Box 1251 79604
915/675-7500 Tr$180 Mil
CityTrMgr: Don Onstott, VP

Alice

FIRST CITY BANK OF ALICE
P.O. Box 571 78332
512/664-0931 Tr$1.5 Mil
TrOpers: David Silva

Alvin

ALVIN STATE BANK
P.O. Box 232 77512-0232
713/331-6411 Tr$6.5 Mil
Hd: Tom Blakeney, Jr., Pres&TO
Sarah Huggins, AsstTO

Amarillo

AMARILLO NATIONAL BANK
P.O. Box 1611 79181
806/378-8350 Tr$425 Mil
Hd,Nb,CorpTr: W. L. Dickey, SrVP&SrTO
PersTr: David Byrd, VP&TO
EmplBen: Susan L. Powers, VP&TO
TrInv: Curtis Ballard, TrInvO
Farm/Ranch: John Harris, AsstVP,Fm&RchMgr
TrOpers: Becky Douglass, AsstVP&TOpO
ComTrF: Dennis Spear, VP&TrInvO

FIRST NATIONAL BANK
Trust Dept.
P.O. Box 1331 79180
806/378-1900 Tr$478 Mil
Hd: Jack E. Little, SrVP&TO
PersTr,Nb: Craig Evetts, VP&SrTO
PersTr: Gary Rider, VP&TO
Penny Hale, VP&TO
Johnny Crowley, TO
Leslie Kincaid, AdmAsst
Prob: Ron Miller, TO
TrInv: George Cason, VP&TrInvO
Paul Boston, TrInvO
CorpTr,EmplBen: Fred Hancock, VP&SrTO
Nancy Ward, AsstVP&TO
Kurt King, TO
ComTrF: Elaine Dollar, AdmAsst
TrOpers,TDP: Larry Roth, AsstVP&TO
Oil&Gas: Roy Ralston, Conslt
Farm/Ranch: Joe Kennedy, VP&TO

TEXAS AMERICAN BANK/AMARILLO N.A.
P.O. Box 231 79182
806/378-3100 Tr$75 Mil
TrInv,ComTrF,EmplBen,Nb:
Herman O. Shirly, SrVP&TO/TrMgr
Admin: Celia Waldrop, TO
Terry Wright, FM

85% of the readers of
TRUSTS & ESTATES
are involved in personal trusts.

Arlington

FIRST CITY NATIONAL BANK OF ARLINGTON
201 E. Abram, P.O. Box 325 76010
817/588-0196 Tr$80 Mil
Hd: James W. Rush, II, SrVP&TO
PersTr,Est: Jane Gallo, AsstVP&TO
TrOpers: Suzanne Schoolcraft, TOpO
EmplBen: Phillip Powers, TrRep

TEXAS COMMERCE BANK-ARLINGTON
P.O. Drawer 1564 76004
817/469-3239 Tr$299 Mil
Hd: Daniel W. Klein, ExecVP&TO
PersTr: David H. Stark, SrVP&TO
Ronald L. Vargo, VP&TO
William D. Huhn, VP&TO
Mark J. Smith, AsstVP&TO
EmplBen,TrInv: Harry L. Bartay, SrVP&TO
EmplBen: Carol E. Spears, VP&TO
TrOpers: Del Marie Murphy, TO
Nb: Michael B. Benton, VP&TO

Aspermont

FIRST NATIONAL BANK
P.O. Drawer A 79502
817/989-3505
Hd: J. M. Hickman, III, Pres&TO
Marvin Vahlenkamp, VP

Athens

FIRST STATE BANK OF ATHENS
P.O. Box 471 75751
214/675-5165
Hd: W. M. Key, Pres

★Austin

FIRST CITY, TEXAS-AUSTIN
P.O. Box 2127 78768
512/473-4800 Tr$350 Mil
Hd: Sherry McGillicuddy, ExecVP&TO
PersTr: Julie King, VP&TO
CorpTr: Marcia Southworth, CTO
TrInv: Pamela Krueger, VP&TO
EmplBen: David Fisher, VP&TO
TrOpers: Gayle Gagnon, TOpO
Nb: Jerry D. Shook, SrVP&TO

MTRUST CORP, N.A.
Austin Location
P.O. Box 2266 78780
512/479-5138 Tr$101 Mil
Hd: Peterson Foster, ExecVP
Nb,PersTr: Helen Cochran, SrVP
CorpTr: Einer Juul, SrVP
TrInv: Tim Burns, AsstVP
EmplBen: Fred Hamilton, SrVP
TrOpers: Sheryl Perkins, VP

NCNB TEXAS
Regional Trust Office
P.O. Box 908 78781
512/397-2588 Tr$1.2 Bil
RegTrMgr: Anne S. Glanz, SrVP
CorpTrAdm: Hugh Clarke, VP
EmplBenAdmin: Jay Roberts, VP
Nb,PersTr: Kent Smith, VP
Nb,Corp,EmplBen: Brad Robb, VP
TrInv: Joe Smreker, SrVP

TEXAS COMMERCE BANK-AUSTIN
P.O. Box 550 78789
512/479-2628 Tr$490 Mil
Hd: John W. Kesner, ExecVP&SrTO
PersTr: Larry Miller, SrVP
EmplBen: Michael G. Vaughan, SrVP
TrInv: Cliff Strieber, SrVP
TrOpers: Linda Wilkins, VP
TrAssts: Harold Montgomery, VP
Nb: Judith Miller
Lori Seibert

The Directory of Trust Institutions is included in a T&E subscription!

TRUST
Financial Services Division
Texas Bankers Association

A state association with a national scope

The Trust Financial Services Divsion/ Texas Bankers Association provides the nation's trust industry with publications that are vital to any trust department. These include:

• ***Trust Operations and Procedures Manual*** - An abundant source of methods, guidelines and approaches to basic functions of trust departments. Designed to assist in the training of new trust personnel and to provide active personnel with an additional reference source, this manual includes procedures for accepting, administering and closing trust accounts, worksheets and checklists to summarize personal trust and employee benefit accounts, a glossary of computer terms to help data processors understand bits and bytes and a glossary of oil & gas terms for mineral property managers. A retention schedule and an internal audit questionnaire are included in the Appendices.

• ***Trust Policy Manual*** - Considered the most comprehensive manual of trust policies. Covers policies required by the OCC and other regulators. Policies relating to new business, employee benefit accounts, audits, investments, conflicts of interest, and operations are designed to be customized. It is updated as regulatory changes occur, most recently with the *1988 Supplement*.

In addition to practical publications, the Division is committed to offering the best educational programming available to trust bankers. The 1990-91 agenda will include:
• *Asset Management Seminar*
• *Annual Southwest Trust Conference*
• *Texas School of Trust Banking*
• *Personal Trust Administration School*
• *A lineup of fall programs covering topics in Employee Benefits, Operations, Administration & Tax, and Investments.*

For publications, registrations or membership information, contact:
Trust Financial Services Division/
Texas Bankers Association
400 W. 15th St., Suite 808
Austin, Texas, 78701
512/472-7391

TEXAS (Cont'd)

Bay City

BAY CITY BANK & TRUST CO.
P.O. Box 2510 77404-2510
409/245-5781 Tr/u$1 Mil
Hd: B. G. Humphrey, Pres
TrInv: Kenneth Kruppa, VP

Baytown

CITIZENS BANK & TRUST CO. OF BAYTOWN
1300 Rollingbrook 77521
713/427-5771 Tr$40 Mil
Hd: William J. Gidley, SrVP&TO
Bobby Fortinberry, TO
Dee Sandhop, TO
Rick Trout, TO

Beaumont

FIRST CITY, TEXAS-BEAUMONT, N.A.
P.O. Box 3391 77704
409/838-9211 Tr$350 Mil
Hd: David G. Hitt, ExecVP&TO
PersTr: Ben S. Woodhead, SrVP&TO
CorpTr: Bill R. Davis, TO
TrInv: Joe J. Fisher, SrIO
EmplBen: C. F. King, VP&SrTO
TrOpers: Rachael Garza, TO

TEXAS COMMERCE BANK-BEAUMONT,NatAssn
P.O. Box 2751 77704
409/838-0234 Tr$124 Mil
Hd: William Kucewicz, SrVP&SrTO
PersTr: Wm. G. McMillian, VP&TO
EmplBen: Gene McGown, VP&TO
TrOpers: Nadine Krebedeaux, AsstVP
RE/MinSvcs: David W. Whitlock, VP&TO

Beeville

COMMERCIAL NATIONAL BANK
P.O. Lock Drawer 400 78104
512/358-3612 Tr$50 Mil
Hd: John B. Hensley, VP&TO
Emily Trbula, AsstTO

Booker

FIRST NATIONAL BANK-BOOKER DIVISION
115 S. Main 79005
806/658-4551
(Branch of Perryton)
Jane Fore, AsstVP&TO

Borger

FIRST NATIONAL BANK
P.O. Box 3238 79008-3238
806/274-6361
Hd: Jack L. King, Pres

Brady

THE BRADY NATIONAL BANK
P.O. Box 111 76825
915/597-2104 Tr/u$1 Mil
Lewis A. Jordon, Pres&TO
W. Wendell Franke, SrVP&AsstTO

THE COMMERCIAL NATIONAL BANK OF BRADY
P.O. Box 591 76825
915/597-2961 Tr/u$1 Mil
Hd: Charles E. Samuelson, VP&TO

Brenham

WASHINGTON COUNTY STATE BANK
P.O. Box 729 77833
409/836-6181 Tr$6
Hd: H. Keith Presson, SrVP&TO

Brownfield

BROWNFIELD STATE BANK
P.O. Box 1112 79316
806/637-7626 Tr$55.6 Mil
Hd: Donald L. Park, SrVP&TO
Judy Bourn, VP&TO
Charlcia Hunter, AsstTO

Brownsville

MBANK BROWNSVILLE N.A.
835 E. Levee St. 78520
512/548-6267 Tr$67 Mil
Hd,TrInv: Daniel K. Pierce, SrVP&TO
PersTr: Sharon Pittman, VP&TO
Sec: Barbara Moore
TrOpers: Beverly Derby
AdminAsst: Frances Zapata

TEXAS COMMERCE BANK-BROWNSVILLE
P.O. Box 2179 78520
512/546-6823 Tr$35 Mil
Hd: Kevin D. Hiles, VP&TO
TrOpers: Delia Strader, AsstVP&TO
Nb: Betty Payan, Int'lTO

Brownwood

CITIZENS NATIONAL BANK
P.O. Box 1629 76804
915/643-3545
Hd: Richard Sharpe, Pres&CEO

NCNB TEXAS
City Trust Office
P.O. Box 940 76804
915/646-4546
CityTrMgr: Deborah Ellis, VP

Bryan

FIRST AMERICAN BANK
P.O. Drawer 1033 77805
409/268-7575 Tr$20 Mil
Hd: Fain McDougal, TO

FIRST CITY NATIONAL BANK
P.O. Drawer 913 77805
409/776-5402 Tr/o$90 Mil
Hd: James W. Stegall, ExecVP&SrTO
PersTr: Pat Batten, TO
Lori Eike, AsstTO
Sharon Sefcik-Malazzo, AsstTO
EmplBen,PersTr: Roger Ables, VP&TO
TrInv: Dean Dyer, SrVP&TO
TrOpers: Gerry Chandler, VP&TO

THE FIRST NATIONAL BANK
P.O. Box 833 77805
409/779-1111 Tr$17.3 Mil
Travis B. Bryan, ChmBd&TO
Kenneth Loke, TO
Terri Moore, AsstTO
Joyce Jones, AsstTO

Cameron

CITIZENS NATIONAL BANK
118 S. Houston 76520
817/697-6655 Tr$11.5 Mil
Hd: William E. Kelm, SrTO
TrInv,ComTrF,Admin: Harrison M. Lanham, TO
TrOpers: Mary K. Story

Carthage

FIRST STATE BANK & TRUST CO.
P.O. Drawer 579 75633
214/693-6606 Tr$3.776 Mil
Hd,PersTr,TrInv,EmplBen,Nb: Milton Payne, Chm&CEO
TrOpers: Madeline Hart, AsstVP&TO
TDP: Becky Wiggins

Childress

FIRST BANK AND TRUST OF CHILDRESS
P.O. Box 1090 79201
817/937-3611
Hd: Larry R. Johnson, Pres&CEO
Robert Proctor, Jr., VP

Clarendon

FIRST BANK & TRUST OF CLARENDON
P.O. Box 947 79226
806/874-3556 Tr$1 Mil
Hd: Bronnie McNabb, Jr., Pres

Coleman

COLEMAN COUNTY STATE BANK
P.O. Box 940 76834
915/625-2172
Hd: Jimmy Parker, Pres&TO
Retamay Gaines, AsstVP&AsstTO
Mary Briggs, AsstVP&AsstTO

Colorado City

THE CITY NATIONAL BANK
P.O. Box 1031 79512
915/728-5221 Tr$7.15 Mil
Hd: John W. Vines, TO
William H. Hardwick, VP&TO

Copperas Cove

COVE STATE BANK
P.O. Box 550 76522
817/547-7521
Hd: Dan D. Yancey, Pres

Corpus Christi

CITIZENS STATE BANK
P.O. Box 9923 78469
512/887-5900 Tr$112 Mil
Hd,TrInv,ComTrF: Carol L. Bailey, SrVP&SrTO
PersTr: Ed Pfeil, VP&TO
Ann Wright Johnston, AsstVP&TO
Diane Miller, AdTO
EmplBen: Michael Irwin, VP&TO
Marci Greene, AsstVP&TO
TrOpers,TDP: Jim Morton, AsstVP&TO

FIRST CITY BANK OF CORPUS CHRISTI
615 Upper N. Broadway, P.O. Box 780 78403
512/886-6460 Tr$160 Mil
Hd,CorpTr: Roger L. Garrison, ExecVP&ExecTO
PersTr: Charles Johnson, VP&TO
Debra Tamez, TO
TrInv: Charles A. Linn, SrVP&TrInvO
TrOpers: Elma Ramos, TOpO
Prob,EmplBen: David S. Brannon, SrVP&SrTO

FROST NATIONAL BANK-PARKDALE CENTER
P.O. 6409 78466-6409
512/994-3752 Tr$30 Mil
Hd: Gene H. Koch, Jr., SrVP&TO
PersTr: Larry Wood, VP&TO
EmplBen: Virginia Thompson, AsstVP&TO

THE INTERNATIONAL BANK
P.O. Box 4956 78469
512/888-4451 Tr$8 Mil
Hd: Gwen O'Brien, TO
TrOpers: Deborah Bates, TOpO

MTRUST CORP, N.A.
(Corpus Christi Location)
P.O. Box 900 78403
512/881-6829 Tr$254 Mil
Hd: Roger Powell, ExecVP
TrInv: Gary Stalcup, VP
PersTr: Don Kingsbury, SrVP
RE,FM&Ranch: Jerry Dittmar, AsstVP
EmplBen: Lynne Shannon, VP
Est: Day Manley, VP
Nb: Laura Clements, AsstVP

TEXAS COMMERCE BANK-CORPUS CHRISTI
P.O. Drawer 749 78403
512/883-3621 Tr$200 Mil
Hd: Neal Powers, III, ExecVP&SrTO
PersTr: Carley Ivy, VP&TO
TrInv: Robert L. Gross, ExecVP&SrTrInvO
EmplBen: Lynne G. Shannon, SrVP&TO
TrOpers: Mrs. Janice Crocker

Corsicana

MBANK CORSICANA, N.A.
P.O. Box 761 75151
214/874-5661
Hd: Sherry L. Gullatt, TO

NCNB TEXAS
City Trust Office
P.O. Box 613 75151
214/874-4711 Tr$160 Mil
CityTrMgr: B. Lynn Sanders, III, SrVP

Dallas

BANCTEXAS DALLAS
P.O. Box 2249 75221
214/969-6368 Tr$505 Mil
Mgr: M. J. Trusty, SrVP
PersTr: Donald G. Williamson, SrVP&TO
EmplBen: Marvin J. Jaynes, SrVP&TO
CorpTr: L. J. Guillory, III, AsstVP
TrOpers: Jim Lummus, VP
TrInv: S. R. Philipp, AsstVP
Nb: Richard L. Ray, AsstVP

COMERICA BANK-TEXAS
1909 Woodall Rogers 75201
214/841-1373
Hd,Nb: Frederick A. Meier, VP
AdminOff: Mary Scott, AsstVP
OpersCoord: Lou Ann Farrell

CULLEN/FROST BANK OF DALLAS,NatAssn
P.O. Box 1649 75221
214/979-2001 Tr$77 Mil
Hd: Richard W. Phillips, SrVP&TO
EmplBen: B. J. Burris, VP&TO
Charlene Anderson, VP
TrOpers: Linda Kuehl, AsstVP
Sharon Burden, AsstVP&TO

FIRST CITY,TEXAS-DALLAS
First City Center
P.O. Box 661700 75266
214/939-8400 Tr$185 Mil
Hd: G. Blair Ferguson, ExecVP&SrTO
PersTr: Badger Robertson, SrVP&TO
TrInv,ComTrF: Tony Boykin, VP&TO
EmplBen: Douglass Womack, SrVP&TO
TrOpers: Edwin Uy, VP/OpersMgr
EmplBen,CorpNb: Keith L. Griffitts, VP&TO
PersNb: Vivian Fleet

FIRST INTERSTATE BANK OF TEXAS, N.A.
P.O. Box 650291 75265-0291
214/740-0099 Tr$201 Mil
Hd: Michael B. Cahill, ExecVP
RegMgr,TrInv: Howard M. Thurman, ExecVP
PersTr,Est: Terrie Denson, VP&TrCoun
EmplBen: Cathy Hart Dyer, VP&TO
TrInv,CorpTr: Charles Holmes, VP&TO
TrInv: Roger P. Bell, SrVP&SrTrInvO
TrOpers: Larry Cleveland, VP&TO
Nb: Michael S. Nutter, VP,TO-TrMktg

MTRUST CORP, N.A.
Headquarters
P.O. Box 2320 75221-2320
214/290-3282
(Trust Services locations in Austin, Corpus Christi, Dallas, El Paso, Fort Worth, Houston, Preston/N. Dallas, San Antonio, Sherman, Waco and Wichita Falls)
Hd: Eugene E. Weber, Pres&CEO
CorpAdmin: Robert H. Cooley, ExecVP
Mktg&Sls: Lonnie L. Parr, ExecVP
CorpCounsel: Edward J. Tognetti, SrVP&CorpSec

MTRUST Corp, N.A.
(Dallas Location)
P.O. Box 2320 75221-2320
214/290-3285 Tr$1.470 Bil
Hd: James D. Kemp, ExecVP
PersSvcs: George M. Dreher, SrVP
EmplBen: Frank B. Dunlap, SrVP
DebtAdmin,StockTrans: John W. Rupley, SrVP
TrOpers: Randal L. Ripple, SrVP
PersNb: Marilyn Kendzior
EmplBenNb: Paul Olschwanger, AsstVP
DebtAdminNb: Dona A. Elder, VP
StkTransNb: Greg Hasty, VP

MTRUST CORP, N.A.
(Preston Location)
P.O. Box 12000 75225
214/360-4610 Tr$160 Mil
Hd: George M. Dreher, SrVP
PersSvcs&Est: Carolyn S. Pugsley, FVP
Nb: Marilyn Kendzior, VP

NCNB TEXAS
P.O. Box 241 75221-0241
214/922-5496 Tr$16.5 Bil
(Trust Offices in Abilene, Austin, Brownwood, Corsicana, Dallas, Dension, Ft. Worth, Galveston, Garland, Harlingen, Houston, Lubbock, Lufkin, Midland, Odessa, San Antonio, Temple, Tyler, Waco and Wichita Falls)
TrGpExec: David W. Fisher, ExecVP
PersTrDiv: Donald J. Jancosek, ExecVP
CorpTrDiv: Martin J. Weiland, SrVP
EmplBenAdmin: Robert M. Turner, SrVP
MasterTrAdmin: G. Louise Graham, VP
CorpTrAdmin: John L. Howard, SrVP
BusDevDiv: Steven D. Poole, SrVP
PersTrMktg: John J. Patterson, Jr., SrVP
CorpTrMktg: Daryl W. Hendrix, SrVP
MktgSupport: Carol Nuckolls, VP
InvMgtDiv: H. Edward Anderson, ExecVP
PriPtfolMgt: Perry V. Rushing, SrVP
CorpPtfolMgt: William M. Uhlemeyer, SrVP
InvRes: David L. Gardner, SrVP
SpecTrSvcsDiv: Robert G. McKenzie, ExecVP
TxMgr: J. Lanham Higginbotham, VP
REMgr: David C. Sharman, SrVP
Oil&GasMgr: Jerry L. Nelms, SrVP
FidTrOpers: Richard A. Steele, ExecVP

NCNB TEXAS
Oak Cliff City Trust Office
400 S. Zang 75208
214/948-2282 Tr$56 Mil
CityTrMgr: Jay Thompson

NCNB TEXAS
Park Cities City Trust Office
5500 Preston Rd. 75205
214/559-6476
CityTrMgr: Catherine S. Blackwood, VP

NORTH DALLAS BANK & TRUST CO.
P.O. Box 679001 75367-9001
214/387-1300 Tr$58.362 Mil
Hd,PersTr,TrInv,ComTrF,Nb:
Dan Florence, SrVP&TO
PersTr: Kim Cheshier, TO
CorpTr,EmplBen: Sten Williams, VP&TO
EmplBen: Jo Ann Bartoll, TO
TrOpers: Aline Piper, AsstVP

TEXAS AMERICAN BANK-DALLAS
P.O. Box 35207 75235
214/353-8272 Tr$160 Mil
Hd: Linda M. Salton, SrVP&TO
PersTr: David H. Bishop, II, VP&TO
EmplBen: Mary A. Scott, VP&TO
Ronald Wilson, AsstVP&TO
CorpTr: Sam A. Sellers, SrVP&TO

TEXAS COMMERCE BANK
P.O. Box 660197 75266-0197
Tr$216 Mil
Hd: R. L. Thornton, III
PersTr: Brad A. Carson, SrVP
Jane Endicott, VP
EmplBen: James T. Allen, SrVP
TrOpers: Cheryl McQueen, TO
EmplBen,Nb: Mary Steichen, VP

U.S. FIDELITY TRUST CO.
Two Galleria Tower, Ste. 1710
13455 Noel Rd. 75240
214/239-2000 Tr$426 Mil
Hd: Christian Termont, Chm
DomTr: Leslie Jolly, TO
Int'lTr: Robert Brandao, TO
CashMgmt: Teresa Fernandez, Dir

Dawson

FIRST BANK & TRUST COMPANY
P.O. Box 158 76639
817/578-1311 Tr$7 Mil
Hd,CorpTr,TrInv: C. M. Newton, Jr., Pres&CTO
PersTr: C. M. Newton, III, VP&AsstTO
ComTrF: Sherry Newton, VP

Del Rio

DEL RIO NATIONAL BANK
P.O. Box 4120 78841
512/775-7541 Tr$1 Mil
Hd: James E. Skehan, VP&TO

Denison

NCNB TEXAS
City Trust Office
300 W. Main St. 75020
214/465-2131 Tr$43 Mil
CityTrMgr: Jane Ayres, SrVP

TEXAS AMERICAN BANK/DENISON N.A.
P.O. Box 341 75020
214/465-3030 Tr$45 Mil
Hd: J. Brent Reed, VP&TO
TrOpers: Beverly Schulz, TOpO

Denton

FIRST STATE BANK OF DENTON
P.O. Box 100 76202-100
817/382-5421 Tr$50 Mil
Hd: William E. Bonds, VP-Tr/Fin
EmplBen: Cheryl Espenas

UNITED NATIONAL BANK
P.O. Box 2226 76202
817/382-6701 Tr$10 Mil
PersTr: Ruby Kerner, VP
EmplBen: Carol Mills, AsstTO

Denver City

YOAKUM COUNTY STATE BANK
P.O. Box 1150 79323
806/592-2181 Tr$1 Mil
Hd: Ronald S. Simpson, Pres&TO
EmplBen: Robert Nichols

Dickinson

CITIZENS STATE BANK
P.O. Drawer A 77539
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TrAdmin: Barbara Liefert
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TrAdmin: Teresa Simental

MTRUST CORP, N.A.
(El Paso Location)
One MBank Plaza 79901
915/546-4363 Tr$237 Mil
Hd: Dahl Marshall, ExecVP
PersTr: Joseph N. Roth, SrVP
TrInv,ComTrF: David Brigham, VP
DebtAdmin: Grant G. Caldwell, VP
EmplBen: Christy J. Rhoads, VP
TrOpers: Joseph W. Peevey, VP
Nb: Patricia A. Sandford, AsstVP

SUNWEST BANK OF EL PASO
(Formerly American Bank of Commerce)
P.O. Box 9697 79987
915/544-1420 Tr$70 Mil
Hd: Michael D. Hagg
EmplBen: Giddy Espinoza
TrOpers: Laura Reese

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P.O. Drawer 140 79980
915/546-6501 Tr$1 Bil
Hd,Nb: Joe R. Ayres, ExecVP
PersTr: William C. Geyer, SrVP&TO
CorpTr,EmplBen: Stan Barnes, SrVP&TO
TrInv: James K. Ferguson, VP&TO
TrOpers: Robert Moreno, VP&TO

Eldorado

FIRST NATIONAL BANK
P.O. Box 737 76936
915/853-2561
Hd: Jo Ed Hill, Pres&TO

Fort Stockton

FIRST NATIONAL BANK
P.O. Box 1329 79735
915/336-8541 Tr/u$1 Mil
Hd: Monte Brooks, Pres&CEO

PECOS COUNTY STATE BANK
P.O. Box 1527 79735
915/336-3331
Hd: Harlan Lambert, Pres
Mamie Lannom, TO

Fort Worth

BANK OF COMMERCE
P.O. Box 17089 76102
817/332-3261 Tr$64 Mil
Hd,TrInv: A. J. Lanford, SrVP&TO
PersTr: Robert L. Mueller, VP&TO
EmplBen: Gary W. Wetsel, TO&CPA
Carol A. Bird, AsstTO
TrOpers: Lisa Rhodes
Gwen Pearrow
Becky Bull

MTRUST CORP, N.A.
(Fort Worth Location)
P.O. Box 910 76101
817/334-9422 Tr$268 Mil
Hd: Robert S. Patterson, ExecVP
PersTr: Thomas B. Hightower, FVP
EmplBen: Allyn B. Needham, VP
TrInv: David Corbin, TO
PersTr,Nb: Tim Connolly, VP

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TrInv: Mike Leeman, SrVP
EmplBenAdmin: Sam Van Steenbergh, VP
TrOpers: Ted Thompson, VP
Nb,PersTr: William P. Cranz, Jr., SrVP
Nb,CorpTr: Joan Mason, AsstVP
RE: John B. McCullough, VP
Farm&Rnch: Phil D. Olson, AsstVP
Minerals: Billy Ray Henson, SrVP

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4200 S. Hullen, P.O. Box 16509 76162-0509
817/731-0101 Tr$69 Mil
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PersTr: Sue Corrigan Turnage, VP
EmplBen: Tod M. Miller, VP
TrOpers: John J. May, VP

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P.O. Box 2050 76113
817/884-4000 Tr$2.898 Bil
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TrOpers: D. Eugene Carroll, SrVP&TO
PersTr: Robert Lansford, SrVP&TO
CorpSvcs: Gerald Mitchell, VP&TO
TrInv,ComTrF: Harold M. Achziger
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EmplBen: Gary C. Nelson, SrVP&TO
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RE: Bob Little, VP&TO

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P.O. Box 1290 76101
817/878-7563 Tr$250 Mil
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Nancy Block, AsstVP&TO

Freeport

FIRST FREEPORT NATIONAL BANK
P.O. Drawer H 77541
409/233-4401 Tr$50 Mil
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Omie F. Sherrill, SrVP&TO

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409/765-5561
Hd,PersTr,Nb: Elmo J. Henske, ExecVP&SrTO
PersTr: Michael G. Barrow, SrVP&TO
Celia Corley Davis, AsstTO
CorpTr: Phylis Homburg, AsstTO
TrOpers: Roberta Dick, TO

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City Trust Office
P.O. Box 1500 77553
409/765-2334 Tr$154 Mil
CityTrMgr: David Bucher, SrVP

UNITED STATES NATIONAL BANK
P.O. Box 179 77553
409/763-1151 Tr$379 Mil
Hd: L. O. Kauffman, ExecVP&ExecTO
CorpTr: Michelle Cantrell, TO
EmplBen,Nb: Freddie B. Meier, SrVP&SrTO
TrOpers: Katherine Konkel, AsstVP

Garland

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City Trust Office
P.O. Box 461228 75046
214/494-1414 Tr$47 Mil
CityTrMgr: Royce Wheaton

Gonzales

GONZALES BANK
508 St. Louis St. 78629
512/672-7551
Leslie Ploeger, Jr., Pres&TO
Sherry Bards, AsstTO

Graham

FIRST NATIONAL BANK
623 Elm St., P.O. Box 540 76046
817/549-2040 Tr/o$1 Mil
Hd: George Parry
TrOpers: Ida Kirby

Greenville

MBANK
P.O. Box 1238 75401
214/455-0990 Tr/u$1 Mil
Ramona Wright, TO

Gruver

GRUVER STATE BANK
Fourth & Main Sts. 79040
806/733-5061 Tr$1 Mil
Hd: Kenneth Irwin, Pres&TO

Harlingen

HARLINGEN NATIONAL BANK
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512/423-6420
Hd: Carroll Sturgis, Jr., VP&SrTO

NCNB TEXAS
City Trust Office
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512/430-2180 Tr$62 Mil
CityTrMgr: David G. Bucher, SrVP
PersTr: Shelley Krumnow, VP&TO

Henderson

CITIZENS NATIONAL BANK
P.O. Box 1009 75653
214/657-8521 Tr$60 Mil
Hd: Alfred Wylie, SrVP&TO

Houston

AMERICORP SECURITIES SERVICES, INC.
Texas Commerce Tower, 11th Fl.
600 Travis St. 70002
713/236-5228
(Affiliate of Ameritrust Company NA, Cleveland, OH)
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Donald L. Sprenger, VP
Barbara Rice, VP-Mgr

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P.O. Box 450559 77245-0559
713/433-5623 Tr/u$1 Mil
Hd: Robert R. Bailey, ExecVP&Csh

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P.O. Box 1315 77251
713/652-7600 Tr$210 Mil
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PersTr,EmplBen: Gene Witter, SrVP&TO
PersTr: Roger Stern, VP&TO
EmplBen: Steven G. Marget, VP&TO
TrInv: Robert B. McAshan, III, SrVP&SrTrInvO
TrOpers: Peggy Kutac, VP&TOpO
Mauri Norris, TOpO

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5847 San Felipe Dr., Ste. 4600 77057
713/952-9100 Tr$1 Bil
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PersTr,ComTrF: John S. Bace, SrVP
CorpTr: Monroe Luther, Pres
TrOpers: Gary Chumbley

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P.O. Box 809 77001
713/658-7127 Tr$1.6 Bil
Hd: Robert E. Scott, ExecVP&TO
PersTr: Tim Blair, SrVP&TO
CorpTr: S. Whitten Rusk, III, VP&TO
TrInv: Ted E. Davis, SrVP&TO
ComTrF: Vickie W. Fletchall, VP&TO
EmplBen: Karen J. Cole, SrVP&TO
TrOpers: Donald W. Guice, SrVP&TO
Nb: Janet K. Casstevens, VP&TO

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Opers: Betty A. Thomas, VP&TO
Est: William D. Cunningham, VP&TO
InstitDept: Delbert D. Haley, VP&TO
Inv: Gary E. Hippenstiel, SrVP
FinCoun: Steven P. Kanaly, Pres
Nb: Mary Beth Woehler, VP

MTRUST CORP, N.A.
(Houston Location)
P.O. Box 3285 77253
713/751-6755 Tr$958 Mil
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PersTr: R. Sells Neuhaus, SrVP&TO
DeptAdmin: J. Chris Matthews, SrVP
TrInv: Cyrus Reeder, FVP
EmplBen: Carl Pitschmann, FVP
PersNb: Sells Neuhaus, SrVP
EmplBen,Nb: Sandra Fuller, AsstVP
CorpNb: Chris Matthews, FVP
Est: David V. Boone, FVP&TO

NCNB TEXAS
Regional Trust Office
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713/652-6515 Tr$2.3 Bil
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PersTrAdmin: Walter R. Berger, VP
NbPersTr: Antonio S. Day, VP
CorpTrAdmin: William H. Cooper, SrVP
TrInv: James R. Hudson, SrVP
EmplBenAdmin: Robert W. Lehman, SrVP
TrOpers: Robert Pagach, TO
TrPropMgt: Nolan E. Fry, Jr., VP
NbCorp: Russell K. Schultze, VP

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Fannin City Trust Office
1020 Holcombe 77030
713/790-7244
CityTrMgr: Dennis A. Young, VP

NCNB TEXAS
Spring Branch City Trust Office
8800 Katy Freeway 77024
713/827-3781
CityTrMgr: Robert J. Biehl, VP

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1502 Augusta, Ste. 240 77057
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Hd,Nb: Robert M. Blaine, Jr., Pres
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TrOpers: Sharon K. Simmons, TO

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2001 Kirby Drive 77019
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TrOpers: Thomas J. Radigan, Jr., SrVP&TO
Nb: James Hurley, VChm
TrInv,ComTrF,EmplBen: Jerry D. Sides, VP&TrInvO

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SOUTHWEST GUARANTY TRUST COMPANY
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TrInv: Walton P. Walker, SrVP
EndowmentCare,PreneedFuneral,TrOpers: Betty V. Thaemar, VP&SrTO

TEXAS AMERICAN BANK/GALLERIA N.A.
P.O. Box 2529 77252
713/993-8702 Tr$230 Mil
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CorpTr: Donald M. Eplen, VP
TrInv,ComTrF: Harold M. Achziger
EmplBen,Nb: Harold Perkins, AsstVP
TrOpers: Sharon A. Lester, AsstVP

Texas Commerce Bank

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William A. Swank, ExecVP&ExecTO Texas Commerce Investment Mgmt. Co.
Geoffrey P. Raymond, Pres
PersTr: Roy L. Collins, III, SrVP&TO
PersNb: Willard B. Wagner, SrVP&TO
InsTr: Carl E. Hursman, SrVP&TO
InsNb: Don G. Robinson, SrVP&TO
CorpTr: Richard L. Melton, ExecVP&TO
Cust: Walter Brauchle, SrVP&TO
TrOpers: Gary Horsley, SrVP&TO

Huntsville

FIRST NATIONAL BANK
1300 11th St., P.O. Box 659 77340
409/295-5701 Tr$35 Mil
Hd: Shelly Mathis
TrInv: Dave Channell

HUNTSVILLE NATIONAL BANK
77340
409/295-3701 Tr$8 Mil
Hd: Tom S. Keeland, ChmBd
TrOpers: Ginger Allen, TO

Kerrville

CHAS. SCHREINER BANK
P.O. Box 1030 78029
512/896-3111 Tr$120 Mil
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PersTr,CorpTr,EmplBen: Randle R. Williams, VP&TO
TrOpers,ComTrF: Wes Dorman, VP&TO
TDP: Rachel Juarez

FIRST NATIONAL BANK OF KERRVILLE
301 Junction Hwy., P.O. Box 1308 78029-1308
512/896-2424 Tr$38 Mil
Hd: Kittredge Werlein, SrVP&TO
PersTr: Lanette Boyan, AsstTO
TrOpers: Mary King

La Grange

THE FIRST NATIONAL BANK
141 W. Colorado St. 78945
409/968-3136 Tr/u$1 Mil
Hd: P. Joe Pritchett, Pres&CEO
PersTr: Virginia Schroeder, VChmBd
TrOpers: Walter Stoever, VP&Csh

Lamesa

THE FIRST NATIONAL BANK OF LAMESA
P.O. Box 341 79331
806/872-8311 Tr$13.5 Mil
Hd: Edward Horton, VP&TO

LAMESA NATIONAL BANK
P.O. Box 301 79331
806/872-5457
Hd: Elwood Freeman, Pres&TO
John J. Hegi, VP&TO
Don J. Burda, VP&TO

Laredo

INTERNATIONAL BANK OF COMMERCE
P.O. Box 1359 78042
512/722-7611 Tr$10 Mil
Hd: Mr. Arnoldo Cisneros, SrVP&TO
PersTr,EmplBen: Eliza V. Gonzalez, AsstVP

LAREDO NATIONAL BANK
P.O. Box 59 78040
512/723-1151 Tr$70 Mil
Hd: A. B. Barrera, SrVP&SrTO

UNION NATIONAL BANK OF TEXAS
P.O. Box 699 78040
512/726-8346
Hd: Jorge Garza, AsstTO

League City

LEAGUE CITY BANK & TRUST
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P.O. Box 1631 79336
806/894-6111 Tr$11 Mil
Hd: Cindy Alexander, TO

Liberty

FIRST LIBERTY NATIONAL BANK
P.O. Box 10109 77575
409/336-6471 Tr$6.525 Mil
Hd: Charles W. Fisher, Jr., TO

Longview

BANK ONE, TEXAS, N.A.
P.O. Box 2432 75606
214/237-2841
Hd: Rex L. Boyland, SrVP&TO
PersTr,TrOpers: Karen A. Lewis, AsstVP&TO

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P.O. Box 3188 75606
214/236-8238 Tr$63 Mil
Hd: Dale E. Hamilton, SrVP&TO
PersTr: Les Leskoven, VP&TO
EmplBen: Larry Day, VP&TO
TrOpers: Brenda Nelms, TOpO

Lubbock

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806/763-7061 Tr$52 Mil
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PersTr: John Reger, VP&TO
TrOpers: Bobbye Hargrove, AsstVP&AsstTO

FIRST NATIONAL BANK-LUBBOCK
P.O. Box 1241 79408
806/765-8861 Tr$227 Mil
Hd: Joe Dale Bryan, SrVP&TO
Est&Tr: Steve Exter, VP&TO
Randy Suddereth, TO
TrInv: Amon Proctor, VP&TrInvO
EmplBen: Pamela Wiese, AsstVP&TO
Wanda Mainbourg, AsstVP&TO
ComTrF,TrOpers: Mark Baum, AsstVP&TOpO

NCNB TEXAS
City Trust Office
P.O. Box 1469 79408
806/766-2744 Tr$180 Mil
CityTrMgr: Walter J. Taylor, SrVP

TEXAS COMMERCE BANK, National Association
P.O. Box 841 79408
806/763-3471 Tr$30 Mil
Hd: Jerrold W. Stevens, SrVP&TO
TrOpers: Sherry Burger, TOpO
Nb: George L. Roberts, VP&TO

Lufkin

FIRST CITY, TEXAS-LUFKIN, N.A.
P.O. Drawer 789 75902-0789
409/632-4411 Tr$100 Mil
Hd,PersTr,TrInv,EmplBen,Nb: Vardaman Johnson, SrVP&SrTO
PersTr: Tommy Rainey, VP&TO
Eloise Placker, TO

NCNB TEXAS
City Trust Office
P.O. Box 410 75901
409/639-2141 Tr$108 Mil

Marshall

BANK ONE, TEXAS, N.A.
101 E. Austin, P.O. Box 968 75670
214/938-7788
Hd: Rex L. Boyland, SrVP&TO
PersTr: T. R. Jackson, VP&TO
TrOpers: Ada Watson, AsstVP&TO

McAllen

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PersTr: Marijean Terry, AsstVP&TO
TrInv: Jeff Sarff, VP
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Gdnshp: H. Ray Lewis, TO
EmplBen: Linda Ochoa, AsstVP
Tony Rosas
TrOpers: Grace Lopez

TEXAS COMMERCE BANK-McALLEN,NatAssn
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512/682-2401 Tr$94 Mil
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PersTr,ComTrF,Nb: Nita Calvert, VP&TO
EmplBen: Cecilia Johnson, VP&TO

McGregor

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817/840-2836 Tr$2.7 Mil
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Mike Beard, Pres&TO
Friedrich Matthies, AsstTO
Shirley Hamilton, TO
Betty Pomerenke, AsstTO

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915/685-5300 Tr$375 Mil
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PersTr: Mike Tandy, SrVP&TO
TrInv: Hugh Bradberry, VP&TO
EmplBen: Jene Davis, VP&TO
TrOil&Gas: Will Hall, SrVP
RE: Don Parks, VP&TO

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City Trust Office
P.O. Box 270 79702-0270
915/685-2000 Tr$343 Mil
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PersTr: Jeff Scribner, VP
CorpTr: Diane Newland, VP
TrInv: Wayne Esslinger, VP
TrOil&Gas: William H. Bolch, VP
TrSurfProp: Karl Armstead, VP

Mount Pleasant

GUARANTY BANK
P.O. Box 1158 75455
214/572-9881 Tr$8.5 Mil
Hd,TrInv: Bill G. Jones, ChmTrCom
PersTr,CorpTr,TrInv,Nb: Brian Jones, AsstTO
EmplBen,TrOpers: Jonice Crane, ExecVP

Muleshoe

MULESHOE STATE BANK
P.O. Drawer 1010 79347
806/272-4561 Tr$1.5 Mil
Hd: Bob Finney, Pres
PersTr: Pat Prater, AsstVP

Nacogdoches

COMMERCIAL NATIONAL BANK
P.O. Box 847 75963
409/569-8251 Tr$15 Mil
Hd: T. E. Choate, VChm
Thos. W. Baker, Chm&SrTO
Jackie Prince, VP&TO
Patty Pierce, AsstTO

FREDONIA STATE BANK
P.O. Box 887 75963-0887
409/564-6191 Tr$1 Mil
Hd: A. L. Mangham, Jr., ChmBd&CEO
Randy Price, VChm
Leon Dorsey, VP

STONE FORT NATIONAL BANK
P.O. Drawer 988 75963-0988
409/564-4624 Tr$3 Mil
Hd: Jimmy L. Boyle, TO

New Braunfels

TEXAS COMMERCE BANK-NEW BRAUNFELS,N.A.
P.O. Box 311388 78131-1388
512/625-7541 Tr$37.4 Mil
Hd: R. Al Leach, SrVP&TO
EmplBen: Dennis Heitkamp, VP&TO

Odessa

DEPOSIT INSURANCE BRIDGE BANK, N.A.
P.O. Box 2632 79760
915/368-8243 Tr$106 Mil
Hd: Toby G. Tripp, ExecVP&TO
PersTr,Nb: Edwin J. Stuart, VP&TO
ComTrF,TrOpers: Dean Combs, AsstVP&TO
EmplBen: David Head, TO
Admin: Florence Blevins, AsstVP&TO

FIRST STATE BANK OF ODESSA, N.A.
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915/332-0141 Tr$26 Mil
Hd,PersTr,TrInv,Nb: Douglas Moore, VP&TO
EmplBen: Linda Holland
TrOpers: Barbara Norris

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City Trust Office
P.O. Box 4798 79760
915/335-7200 Tr$70 Mil
CityTrMgr: Carolyn Stockton, VP

TEXAS COMMERCE BANK
P.O. Box 4797 79760
915/337-5261 Tr$200 Mil
Hd: LaDoyce Lambert, ExecVP
PersTr: Bryan Haldeman, VP&TO
EmplBen: Connie Jones, AsstVP&TO
TrOpers: Jean Dwyer, VP&TO

Orange

ORANGEBANK
P.O. Box 969 77630
409/886-7424 Tr$.895 Mil
Hd: S. O. Stoffer, VP&TO

Palestine

EAST TEXAS NATIONAL BANK
P.O. Drawer 770 75801
214/729-6043 Tr$22 Mil
Hd: Rod Hailey, SrVP&TO
PersTr: Glenda Easley, AsstVP&TO
EmplBen: Susan Millichamp, VP&TO
TrOpers: Lori Chase
Nb: Robert Harrell
TDP: Anita King

ROYALL NATIONAL BANK
P.O. Box 318 75801
214/729-6944 Tr$1.256 Mil
Hd: Mrs. Nevard Coleman, TO

Pecos

SECURITY STATE BANK
P.O. Box 2037 79772
915/445-9000
Joe E. McDowell, TO

Perryton

FIRST NATIONAL BANK
P.O. Box 929 79070
806/435-3676
(Branch in Booker)
Hd: Bruce E. Julian, SrVP&SrTO

Plainview

FIRST NATIONAL BANK
P.O. Box 580 79073-0580
806/293-5381 Tr$15 Mil
Hd: David Wilder

HALE COUNTY STATE BANK
P.O. Box 970 79073-0970
806/293-3635 Tr$17.6 Mil
Hd: Alice Doyle, VP&TO

Port Arthur

FIRST INTERSTATE BANK OF TEXAS, N.A.
Port Arthur Office
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409/985-8851 Tr$30 Mil
Hd: Richard S. Cardner, SrVP&SrTO
PersTr: John Hilficker, SrVP&TO
TrOpers: Linda Stevenson, AsstTO

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P.O. Box 3317 77643
409/982-5741 Tr$4 Mil
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PersTr,CorpTr,EmplBen,TrOpers: Virginia Reece, AsstTO

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E. W. Wilson, VP&TO

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Hd: C. Dee Harkey, VP&TO

Ralls

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Hd: Gene McLaughlin, Pres
TrOpers: Brenda Beshirs

Rockwall

COMMUNITY BANK
P.O. Box 729 75087
214/771-5353 Tr/u$1 Mil
Pat Lovell, TO

San Angelo

CENTRAL NATIONAL BANK
P.O. Box 2088 76902
915/655-0561 Tr$200 Mil
Hd: Don Parker, ExecVP-Fin
PersTr: William F. Collins, VP&SrTO
Bettye Morrow, VP&TO
Mack Richie, VP&TO
Doughty McDonald, AsstTO
Nancy Gonterman, AsstTO
EmplBen: Rhea Cooke, VP&TO
TrOpers: Marcia Johnson, VP&TO

FIRST CITY, TEXAS-SAN ANGELO, N.A.
P.O. Box 4031 76902
915/655-2080
Hd: Ricky L. Sharp, SrVP&TO
Pat Hines, TO

TEXAS COMMERCE BANK, SAN ANGELO
P.O. Box 5291 76902
915/653-1491 Tr$125 Mil
Hd: Spencer Kissell, SrVP&TO
TrOpers: Betty Galyon, VP&TO
TrAdmin,EmplBen: David Soultz, AsstVP&TO

TEXAS STATE BANK
P.O. Box 3186 76902
915/949-3721 Tr$15.2 Mil
Hd: Don Felty, TO

San Antonio

BROADWAY NATIONAL BANK
P.O. Box 17001 78286
512/824-0444 Tr$45.9 Mil
Hd,PersTr: Royal W. King, Jr., SrVP
PersTr,TrOpers,TDP: Susan M. Hinger, VP

FIRST CITY, TEXAS-SAN ANTONIO
P.O. Box 18100 78286-2100
512/655-3311 Tr$20 Mil
Hd: Dan Morris Remick, SrVP&TrMgr
PersTr: Kris Walsh, AsstVP&TO

FROST NATIONAL BANK
P.O. Box 1600 78296
512/220-4363 Tr/o$1 Bil
Hd: Richard Kardys, ExecVP
PersTr: David Finger, SrVP
TrInv: Vernon D. Torgerson, Jr., SrVP
CorpTr,EmplBen: Michael A. Noble, SrVP
TrOpers: Anita Hughes, SrVP
Nb: Andy Behrends, SrVP
Tax: C. LaMar Gemberling, SrVP

GROOS NATIONAL BANK
P.O. Box 1330 78295
512/223-6115 Tr$110 Mil
Hd,TrInv: John M. Heard, SrVP
PersTr: Stanley J. Frank, VP
CorpTr,TrOpers,TDP: Janet Matejek, AsstTO
ComTrF: Denise M. Brown, InvAsst
EmplBen: D. A. (Tony) Brantley, TO

MTRUST CORP, N.A.
(San Antonio Location)
P.O. Box 900 78293
512/271-8632 Tr$242 Mil
Hd: Fred C. Groos, Jr., ExecVP
TrInv: Robert Gray, VP
PersTr: Willis N. Terry, 1stVP
EmplBen: Tim Sinks, VP
Nb: Martha Steves, AsstVP(PersTr)

NBC BANK - SAN ANTONIO, N.A.
P.O. Box 121 78291
512/225-2511 Tr$702 Mil
Hd: John M. Johnston, ExecVP&ExecTO
EstAdmin,Pers&Fam: Robert W. Carlson, SrVP&SrTO
CorpTr: Anthony J. Shedrock, VP&TO
TrInv: Vincent W. Green, VP&TrInvO
RE,Oil,Gas&Min: Gene L. Dunbar, VP&SrTO
EmplBen: Mark Freeman, VP&SrTO
TrOpers: Lyndon N. Heimer, VP&TO
Nb: William F. Goodman, VP&TO
Compliance: H. Neal Shuman, TrContl&ComplO

NCNB TEXAS
City Trust Office
P.O. Box 300 78291
512/270-5381 Tr$617 Mil
CityTrMgr: Blaine R. Hall, Jr., VP
CorpTrAdmin: Jerry D. Edinger, VP
EmplBenAdmin: Barbara J. Schroeder, AsstVP
TrInv: Michael A. Zwartjes, VP

NCNB TEXAS
(Ft. Sam Houston Office)
P.O. Box 8000 78286
512/223-2981
PersTrAdmin: M. Dewey Bain, AsstVP

San Benito

THE SAN BENITO BANK & TRUST CO.
P.O. Drawer 1911 78586
512/399-1326 Tr$11 Mil
L. Nathan Winters, Pres&TO
E. L. Taubert, Jr., ExecVP&TO
Lupita R. Aguilar, AsstVP&TO

San Marcos

STATE BANK & TRUST CO.
P.O. Box 649 78667
512/396-4411 Tr$2.7 Mil
Hd: Clovis R. Barker, TO

Seymour

THE FIRST NATIONAL BANK
201 N. Washington St. 76380
Tr/u$1 Mil
Hd: Gene D. Adams, Pres&TO
Kathrine Moore, AsstCsh&AsstTO

Sherman

GRAYSON COUNTY STATE BANK
P.O. Box 430 75090
214/892-2181 Tr$3 Mil
Hd: Jerry L. Talley, CEO,Pres&TO

MTRUST CORP N.A.-SHERMAN
P.O. Box 280 75091
214/893-5111 Tr$150 Mil
Hd: Philip McKinzie, ExecVP
TrInv,PersTr,ComTrF: W. Clayton Fulton, VP
TrOpers: Monty M. Curry, VP&TO
EstAdmin: Diann McMahan, VP
EmplBen: Jann Henderson, VP
TDP: Betty J. Wright, TO

Silsbee

SILSBEE STATE BANK
P.O. Box 487 77656
409/385-0505
Carol Jordan, VP&TO

Spearman

FIRST STATE BANK
P.O. Box 247 79081
806/659-5565
Hd: Verna L. Shirley, VP&TO

Stephenville

STEPHENVILLE BANK & TRUST CO.
P.O. Box 998 76401
817/965-5036 Tr$12 Mil
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TrOpers: Beth Pogue, AsstTO

Sweetwater

FIRST NATIONAL BANK
P.O. Box 660 79556
915/235-8631 Tr$28 Mil
Hd: Don Allen, SrVP&TO

Temple

FIRST NATIONAL BANK
P.O. Box 6101 76503
817/773-2115 Tr$47 Mil
Hd: William J. Stokes, SrVP&TO
Jean Garner, TO

NCNB TEXAS
City Trust Office
100 W. Adams Ave. 76501
817/778-4421 Tr/o$38 Mil
CityTrMgr: A. David Uechi, SrVP

Terrell

THE AMERICAN NATIONAL BANK
P.O. Box 40 75160
214/563-2611 Tr$31 Mil
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EmplBen,Est: Elizabeth Mirick, VP&TO
TrOpers: Beverly Hendrickson, TrAdmO

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CorpTr,TrInv,EmplBen: James Pat Bell, VP&TO
TrOpers: Brenda S. Engster, TO
ComTrF: Betty Anthony, AsstTO
CorpTr: Diane Youngblood, AsstTO
EmplBen: Al Melde, AsstTO

TEXARKANA NATIONAL BANK
P.O. Box 451 75504
214/792-7166 Tr$200 Mil
Hd,PersTr,ComTrF,TrInv: Basil S. Hoag, Jr., SrVP&TO
EmplBen: Thomas E. Jones, Jr., VP&TO
TrOpers: Jean Head, AsstVP&TOpO

Tulia

FIRST NATIONAL BANK
P.O. Box 47 79088
806/995-3575 Tr$20 Mil
Hd: Pascal J. Hosch, ExecVP&TO
TrOpers: Bettye Stout, AsstVP&TO

FIRST STATE BANK
P.O. Box 28 7906
806/995-4151 Tr$1 Mil
Hd,TrInv: Howard Reynolds, Pres&TO
PersTr,TrOpers,Nb,TDP: Rhonda Rogers, AsstCsh&AsstTO

Tyler

FIRST CITY, TEXAS-TYLER, N.A.
P.O. Box 2020 75710
214/595-1941 Tr$200 Mil
Hd: John H. Barr, ExecVP&TO
PersTr,Est: Charles M. Prather, SrVP&TO
TrOpers: Buck D. Cain, SrVP&TO
TrInv: Stephen J. King, VP&TO
EmplBen: Jeff Cheavens, TO
Oil,Gas: M. Scarborough, Jr., VP&TO

NCNB TEXAS
City Trust Office
P.O. Box 2001 75710
214/535-5660 Tr$342 Mil
CityTrMgr: John Rogers, SrVP&TO
EmplBen: Bonnie Byars, SrVP
TrOpers: Alvin Jones, VP

SECURED TRUST CORPORATION
122 W. Fourth St. 75701
Tr$42 Mil
Kenneth E. Goates, Pres
EmplBen: W. Hank Baker, VP

SOUTHSIDE STATE BANK
P.O. Box 8444 75711
214/531-7111 Tr$15.3 Mil
Hd: Sam Dawson, SrVP&TO
EmplBen: Marjoree Glover, VP

Uvalde

FIRST STATE BANK OF UVALDE
P.O. Box 1908 78802
512/278-6231 Tr$18 Mil
Charles E. Reed, SrVP&TO
L. Melvin Crouch, SrVP&TO

Vernon

WAGGONER NATIONAL BANK
P.O. Box 2271 76384
817/552-2511 Tr$40 Mil
Hd: Robert A. Lightfoot, Jr., SrVP&SrTO
Mrs. Lou Ingle, SrVP&TO
Stephen Brantley, AsstVP&AsstTO

Victoria

FIRST VICTORIA NATIONAL BANK
P.O. Box 1338 77902
512/573-6321 Tr$195 Mil
Hd: Elvin Koehn, SrVP&TO
PersTr: Robert Halepeska, VP&TO
Inv: George Bruns, VP&TO
EmplBen: Cindy Brown
TrOpers: Garry Petras

VICTORIA BANK & TRUST CO.
120 Main Place 77902
512/573-5151 Tr$480 Mil
Hd: Dan S. Webster, SrVP&ExecTO
PersTr: George F. Stanley, SrVP&TO
CorpTr,TrOpers: Cathy Wheeler, TO
TrInv: French S. Tarkington, SrVP&TO
EmplBen: Larry G. Justiss, SrVP&TO
PropMgt: James S. Kiening, VP&TO

Waco

MTRUST CORP, N.A.
(Waco Location)
P.O. Box 2626 76702-2626
817/754-5431 Tr$145 Mil
Hd: John E. Dagley, ExecVP
PersTr: Stephen W. Herbert, SrVP
TrInv: W. Stephan Meacham, AsstVP
EmplBen: Johnny G. Giotes, VP
TrOpers: Sybil Armstrong, VP
Nb: Bonnie Miller, AsstVP

NCNB TEXAS
City Trust Office
P.O. Box 2600 76702
817/750-6000 Tr$225 Mil
CityTrMgr: Donald R. Howe, SrVP

TEXAS NATIONAL BANK OF WACO
P.O. Box 2299 76703
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PersTr: Kelly Young, TO
EmplBen: Bruce A. Fox, VP&TO
TrOpers: Betty L. Swaner

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P.O. Box 7554 76714-7554
817/776-9500
Hd: Smith Thomasson, Pres&TO
TrOpers: Rome Walker, TO

Weatherford

FIRST NATIONAL BANK
P.O. Box 730 76086
817/594-7481 Tr/u$1 Mil
Hd: William E. Hurley, ChmBd&TO

Webster

BAY AREA BANK & TRUST
218 Nasa Blvd. 77598
713/332-5521 Tr$13 Mil
Hd: Robert S. Lindgren, VP&SrTO
TrOpersAdm: Patricia F. Stevenson, AsstTO

Wichita Falls

MTRUST CORP, N.A.
(Wichita Falls Location)
P.O. Box 540 76307
817/761-6652 Tr$188 Mil
Hd: David I. Ramsey, SrVP
PersTr: Jerry Schnedorf, 1stVP
TrInv: Judy Darnell, TO
Nb: Michael Uriniak, Jr., AsstVP
EmplBen: David Ramsey, SrVP
RE&Min: Richard Rippy, VP

NCNB TEXAS
P.O. Box 60 76307
817/723-2771 Tr$179 Mil
CityTrMgr: Stephen R. Lindemood, SrVP

UTAH

Ogden

BANK OF UTAH
2605 Washington Blvd., P.O. Box 231 84402
801/621-8512 Tr$19 Mil
Hd: Richard J. Carroll, TO
TrOpers: Carol A. Thomas, AsstTO

FIRST SECURITY BANK OF UTAH, N.A.
Personal Trust Office-Ogden
P.O. Box 9936 84409
801/626-9537
(Branch of Salt Lake City)
Mgr: O. Rex Child, VP&TO

KEY BANK OF UTAH
P.O. Box 9160 84409
801/625-4600
(Branch of Salt Lake)
Hd,PersTr,Nb: Gary Peterson, VP&TO
Stan Norton, TO

Provo

CENTRAL BANK & TRUST CO.
75 N. University Ave. 84603
801/375-1000 Tr$15 Mil
Hd: David W. Macbeth, VP&TO
EmplBen: Daniel H. Waters, AsstTO

FIRST SECURITY BANK OF UTAH, N.A.
Personal Trust Office-Provo
P.O. Box 1218 84603
801/350-2178
(Branch of Salt Lake City)
Mgr: Jeffrey Kahn, VP&TO

Salt Lake City

DESERET TRUST CO.
P.O. Box 11558 84147
801/363-2991
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PersTr: L. Conrad Bryner
TrInv: John L. Hunter
ComTrF: E. Bruce Haws
TrOpers: Kent L. Martineau

FIRST INTERSTATE BANK OF UTAH, N.A.
180 S. Main St., P.O. Box 30169 84142
801/350-7130 Tr$541 Mil
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PersTr: Lois Owen, VP&TO
CorpTr: Mitchell J. Walkington, CorpTrMgr
TrInv: Richard G. Horne, VP&SrIO
EmplBen: Rod R. Cushing, VP
TrOpers: Debbie Frost, TOpMgr
Nb: Craig D. Swenson, VP

FIRST SECURITY BANK OF UTAH, N.A.
Trust Group-Salt Lake City
P.O. Box 30007 84130
801/350-5361 Tr$1.391 Bil
(Branches in Ogden & Provo)
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BusTrDiv: Patricia A. Richards, SrVP
PersTrDiv: R. James Steenblik, SrVP
TrSupSvcs: Thomas S. Avedovech, VP
CorpTr: Randy Marchant, VP
EmplBenTr: Gregory D. Burnett, VP
CharitTr&Foun: W. John Lamborn, VP
Nb: David D. Holladay, PersTrNbMgr
Randy Darrohn, EBO
Dorian L. Shaw, CTO
TrTxSect: C. Gene Maxwell, AsstVP&TxO
InvMgr: H. James Darcey
PvtBnkg: Jeff Thompson, VP

HOLLADAY BANK & TRUST
2020 E. 4800 South 84117
801/272-4275 Tr/u$1 Mil
Hd: Ronald N. Spratling, Jr., Pres

KEY BANK OF UTAH
50 S. Main St. 84144-0452
801/535-1000 Tr$200 Mil
(Branch in Ogden)
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PersTr,TrInv,ComTrF,EmplBen: Wm. Wallace Leatham, VP&TO
Nb: Gil Wilburn, VP

VALLEY BANK & TRUST CO.
80 W. Broadway, Ste. 210 84101
801/481-5394 Tr$150 Mil
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TrOpers: Duff Greenwell, AsstVP&TO
TrInv: Mark Feinauer, AsstVP&TO
PersTr: David M. Bennett, VP&SrTO
Mike Hairston, AsstVP&TO
EmplBen: Lynda Riffle, CPA,AsstVP&TO
Nb: Gayle Taylor, SrVP&TO

WESTONE TRUST COMPANY
107 S. Main St., Ste. 303 84111
801/534-6085 Tr$750 Mil
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PersTr: Bert Elg, VP
PrTrBnk: Glen Groo, VP
TrInv: Bruce Mohr, VP
TrOpers: Lisa O'Leary, Mgr
EmplBen: Mark Heatley, VP
CorpTr: Kim Galbraith, AsstVP

ZIONS FIRST NATIONAL BANK
1 Main St. 84110
801/524-4806 Tr$360 Mil
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PersTr: David R. LeFevre, VP&TO
CorpTr: Gerald L. Houskeeper, VP&TO
TrInv: J. Chad Hamilton, SrVP&TO
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VERMONT

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(Branch of Brattleboro)
Gerrit R. Klop, TO

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36 N. Main St. 05641
802/479-3313 Tr$6.2 Mil
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PersTr,CorpTr,TrOpers: Margaret E. Richey, TO

Bellows Falls

BELLOWS FALLS TRUST CO.
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802/463-4524 Tr$111 Mil
Hd,PersTr,CorpTr,TrInv,Nb: Joyce H. Miller, VP&SrTO
TrOpers,TDP: Beverly S. Dunbar, TO
Mary B. O'Brien
Wendell A. Harty

Bennington

CHITTENDEN TRUST CO.
401 Main St. 05201
802/442-6396
(Branch of Burlington)
Hd: L. B. Smith, VP&TO
PersTr: D. W. Hart, TO

FIRST VERMONT BANK & TRUST CO.
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Joji Robertson, TrAdmO
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Brett C. Peltzer, TrInvO
EmplBen: Kyle R. Fisher, VP&EBO
Susan J. Klein, EBO
TrOpers: Veronica A. Wheelock, AsstVP

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P.O. Box 949 05402
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Molly Dillon, TO
PersTr,CorpTr: John M. Geise
TrOpers: Debra M. Ladd

CHITTENDEN TRUST CO.
P.O. Box 820 05402
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PersTr: L. J. Beaulieu, SrVP
CorpTr: S. R. Shaver
TrInv: A. J. Kraus, VP
EmplBen: D. E. Prince, VP
TrOpers: M. E. Gouding, TOO
Nb: J. C. Williams, BDO

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100 Financial Plaza, P.O. Box 1530 05402
802/860-5000
(Branch of St. Albans)
Richard C. Holland, VP&TO

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111 Main St., P.O. Box 409 05401
802/658-1010 Tr$296 Mil
(Branch in Woodstock)
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PersTr: Julie M. P. Minor, TO
TrInv,ComTrF: William S. Wolff, SrVP
CorpTr: Kathy Brisson, AsstTO
EmplBen: Penny Tabor, AsstTO
TrOpers: Lynda Emch, TOpO
Nb: Willard R. Nalchajian, VP
Est: Robert G. Nace, VP

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PersTr: Carol J. Philbin
James D. Miller, AsstTO
Charles C. Claudio, AsstTO
Philip Stanley, TrInvO
TrOpers: John H. Savage, TOpO
Nb: Charles E. Gear, VP&TO

VERMONT NATIONAL BANK
150 Bank St. 05401
802/863-8900
(Branch of Brattleboro)
PersTr,Nb: James T. Strouse, VP&TO

Derby

COMMUNITY NATIONAL BANK
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802/334-7915
Hd: Richard C. White, Pres&TO

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LYNDONVILLE SAVINGS BANK & TRUST CO.
P.O. Box 125 05851
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Nb: DuBois S. Thompson, Jr., ExecVP

Manchester Center

FACTORY POINT NATIONAL BANK
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Accts,Taxes,EmplBen: Roy S. Foltan, TO
TrOpers: Barbara J. Whitman, AdminAsst
InvAn: Russell A. Cook, Conslt

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802/223-6311
(Branch of Brattleboro)
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TrOpers: Mrs. Barbara K. Hudson, AsstTO

Morrisville

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(Branch of St. Albans)
Nancy C. Putnam, VP&TO

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P.O. Box 667 05661
802/888-4925
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PersTr: Steve Funk, VP
TrInv: David R. Frenette, VP&SrTrInvO
EmplBen: Marie La France
TrOpers: Janene Isolda
Nb: Peter W. Arnold, SrVP

Rutland

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89 Merchants Row 05701
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PersTr: Mark T. Williams, TO
Tax: Hurley R. Cavacas, Jr., TrTxO

PROCTOR BANK
80 West St. 05701
802/775-2525
(Branch of Proctor)
Nan Lambert

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Hd: Stephen T. Singiser, VP&TO

VERMONT (Cont'd)

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TrOpers: Elizabeth F. Jean

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Kemp Stickney, TO

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(Branch of Proctor)
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2 The Green 05091
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(Branch of Brattleboro)
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Christiansted, St. Croix

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809/773-0570
Hd: JaNice D. Holmes, TO

VIRGINIA

Abingdon

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P.O. 1417 24210
703/628-9194 Tr$30 Mil
Hd: Barry E. Whitaker, VP&TO
TrOpers: Steve Vance
Dixie Davis

FIRST VIRGINIA BANK-DAMASCUS
P.O. Box 1038 24210
703/628-9154
(Branch of Damascus)
Clyde T. Combs, TO

Alexandria

BURKE & HERBERT BANK & TRUST CO.
P.O. Box 268 22313
703/549-6600 Tr$59 Mil
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Harvey S. Speck, AsstTO
TrOpers: Judith A. Cagnon, AsstVP&TO

CRESTAR BANK/ALEXANDRIA
515 King St. 22042
703/838-3423 Tr$6.5 Bil
(Branch of Richmond)
PersTrAdm: Beverly A. Anderson, AsstVP
PersTr,Nb: Molly E. Leuchtner, AsstVP

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(Branch of McLean)
William R. Loichot, VP
Pamela L. Austin, VP

Altavista

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P.O. Box 29 24517
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Arlington

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NATIONAL BANK OF BLACKSBURG
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Hd: T. M. Murphy, TO
TrOpers: C. T. Lovern
Nb: L. J. McKinster

Bluefield

DOMINION BANK, N.A.
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Richard I. Cooley, SrVP

Bowling Green

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P.O. Box 446 22427
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Walton Mahon, TO

Charlottesville

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(Branch in Culpepper)
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Admin: Richard Roberts, VP&TO
Mildred H. Sandridge, AsstVP&TO
Nancy F. Sullivan, AsstVP&TO

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Park & High Sts., P.O. Box 6088 22906
804/979-6091 Tr$6.5 Bil
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PersTr,Nb: David N. Bowman, VP

FIRST VIRGINIA BANK-CENTRAL
P.O. Box 7466 22906
804/978-3000
John D. Dutton, Jr., VP&TO

JEFFERSON NATIONAL BANK
P.O. Box 711 22902
804/972-1100
(Branch of Richmond)
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Benjamin S. Bates, Jr., VP&TrInvO
A. Ward Sims, VP&TO
Donald J. Hoelting, AsstVP&TrInvO
Ted M. Kattman, TO
Hugh M. Leavell, TO
Robert C. McKeen, TO
Susan W. Blankenbaker, EBA
Laurence J. Burke, AsstTO
Giles C. Cook, NbConslt
CorpTr: David McNish, AsstTO

SOVRAN BANK, N.A.
300 E. Main St. 22902
804/977-2211
(Branch of Richmond; Skyline Reg. Tr. Dept., Main Office: Charlottesville)
RegHd: John T. Bazzarre, SrVP
Nb: S. L. Frizzell, VP

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(Branch of Richmond)
Gary R. Shook, VP&RegTO

Christiansburg

CENTRAL FIDELITY BANK, CHRISTIANSBURG
P.O. Box [illegible] 24073
703/381-1241 Tr$15 Mil
Mrs. Juanita Ellett, TO

Clifton Forge

CRESTAR BANK
P.O. Box 620 24422
703/862-4264 Tr$2 Mil
Hd: James C. Drewry, ExecVP,Csh&TO
Mary C. Paxton, AsstVP&TO
Mary W. Surface, AsstVP&AsstTO

FIRST NATIONAL BANK
P.O. Box 633 24422
703/862-4251 Tr$1 Mil
Hd: Barbara G. Keller, AsstVP&TO

Covington

FIRST VIRGINIA BANK-HIGHLANDS
P.O. Box 671 24426
703/962-6131 Tr$2 Mil
Hd: William Sanders, TO

Culpeper

CENTRAL FIDELITY BANK
151 N. Main St., P.O. Box 271 22701
703/829-2200
(Branch of Charlottesville)
RegFinSvcsGpMgr: Lawrence W. Hope, VP

SECOND NATIONAL BANK
P.O. Box 71 22701
703/825-4800 Tr$23 Mil
Hd: W. Douglas Kyle, Jr., Pres&TO
J. Barry Kite, TO

Damascus

FIRST VIRGINIA BANK-DAMASCUS
P.O. Box 368 24236
703/475-3112 Tr/u$1 Mil
(Branches in Abingdon & Meadowview)
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Danville

AMERICAN NATIONAL BANK & TRUST CO.
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804/792-5111 Tr$88 Mil
Hd: E. Budge Kent, Jr., SrVP&TO
ComT:F: John B. Hall, Jr., TO
TrOpers: Linda P. Rhue, AsstTO

FIRST STATE BANK
P.O. Box 640 24543
804/793-4611 Tr/u$1 Mil
Hd: Sylvester L. Jennings, Pres
Larry S. Patterson, Csh

SOVRAN BANK, N.A.
341 Main St., P.O. Box 401 24541
804/788-3493
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Hd: Bobby N. Wiles, FVP

Falls Church

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PersTr,Adm: Bryan B. Wright, Jr., VP
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EmplBen,Nb: Margaret M. Clay, VP

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Trust Dept.
6400 Arlington Blvd. 22042
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(Branches in Fredericksburg & Harrisonburg/Bridgewater)
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DeputyHd,Nb: Bruce E. Tria, SrVP&TO
PersTr: Charles J. Connor, Jr., VP&SrTO
TrInv,ComTrF: Mary E. Irvin, VP
EmplBen: Linda P. Golden, VP
TrOpers: Patricia A. Dalton, VP
EstAdmin: Logan B. Sturgeon, VP&TO

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FIRST VIRGINIA BANK SOUTHSIDE
P.O. Box 467 23901
804/392-3126 Tr$17 Mil
Hd: W. G. Whitter, AsstVP&TO
TrOpers: Thelma D. Llewellyn

Fredericksburg

FIRST VIRGINIA BANK
1001 Princess Anne St. 22401
703/373-3112
(Branch of Falls Church)
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A. Thomas Embrey, III, TO

THE NATIONAL BANK OF FREDERICKSBURG
2403 Fall Hill Ave. 22401
703/899-3248 Tr$45 Mil
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FARMERS & MERCHANTS NATIONAL BANK
102 E. Main St. 22630
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(Branch of Winchester)
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P.O. Box 709 24614
703/935-8151 Tr$1 Mil
Hd: Eugene Hearl, RegExecO

Hampton

OLD POINT NATIONAL BANK OF PHOEBUS
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804/722-7451 Tr$110 Mil
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PersTr: Jacqueline B. Stearn, VP&TO
EmplBen: Stephen T. Melochick, TO
TrOpers: C. Kay Haraway, TOpO
TrInv: Robert R. Tripp, VP&IO
Nb: Karen A. Compton, TO

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Audrey C. Tyree, VP

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EmplBen: William R. Saville, VP&TO
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Tx: Pattie J. Payne, TO
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804/847-2289 Tr$6.5 Bil
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PersTrAdm: Perry G. Gorham, SrVP
PersTr,Nb: Richard A. Harris, Jr., AsstVP
EmplBenAdm: Elizabeth B. Bobbitt, AsstVP

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804/846-2701
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Nb: Robert H. MacCallum, AsstVP

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703/783-3116
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MARSHALL NATIONAL BANK & TRUST COMPANY
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703/364-1559 Tr$125 Mil
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TrOpers: Janie Harlow, AsstTO

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PersTr,Nb: London J. Catron, AsstVP

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Susan F. Stone, TO
Linda Nance, AsstTO
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Nena M. Lovell, TO
TrInv: David F. Currier, SrTrInvO
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Nb: Tom Francy, VP
Tom Davis, SrTO
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Nb: Ann C. Pettit, FVP

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P.O. Box 69 24361
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(Branch of McLean)
Diane M. Yawn, VP

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2600 Washington Ave. 23607
804/247-2701
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Nb: Mary M. Beauchamp, AsstVP

Norfolk

CENTRAL FIDELITY BANK
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PersTr: Betty Rough, AsstVP&TO
Cheryl Leban, TO
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CRESTAR BANK/NORFOLK
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804/624-5494 Tr$6.5 Bil
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PersTr,Nb: Susan D. Hopta, VP
EmplBenAdm: Wayne M. Langevin, AsstVP
EmplBen,Nb: Hubert E. Swecker, VP

DOMINION TRUST COMPANY
P.O. Box 2300 23501
804/628-0320
(Branch of Roanoke)
Bradley L. Elkins, VP&RegMgr

FIRST VIRGINIA BANK OF TIDEWATER
P.O. Box 3097 23514
804/628-6625 Tr$45 Mil
Hd: Robert C. Barry, Jr., VP&TO
PersTr: William L. Pierce, Jr., TO
EmplBen: James Gentry, TO
TrOpers: Mrs. Vee Glenn
Nb: James L. West, CLU&TO

SIGNET TRUST COMPANY
500 Plume St. 23510
804/446-4259
(Branch of Richmond)
Hd: William Petroff, VP
Nb: Doug Smith, VP
Michael Maddocks, VP

SOVRAN BANK, N.A.
One Commercial Pl. 23510
804/441-4000
(Branch of Richmond; Eastern Reg. Tr. Dept., Main Office: Norfolk)
RegHd: Bill H. McKinnon, SrVP
CityHd: Charles A. Weaver, SrVP

Petersburg

SOVRAN BANK, N.A.
150 N. Sycamore St. 23803
804/862-8900
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P.O. Box 10046 23240
804/771-5200 Tr/u$1 Mil
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804/782-5204 Tr$6.5 Bil
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Douglas R. Hartzell, SrVP&Mgr
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DOMINION TRUST COMPANY
901 E. Cary St. 23261
804/786-9609
(Branch of Roanoke)
Tyler R. Harris, VP&RegMgr

FIRST VIRGINIA BANK-COLONIAL
700 E. Main St. 23219
804/697-5214
Hd: John D. Dutton, Jr., VP&TO

JEFFERSON NATIONAL BANK
P.O. Box 12312 23241
804/782-6000 Tr$435 Mil
(Branches in Charlottesville, Chesapeake & Winchester)
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PersTr: H. Warner Marshall, VP&TO
TrInv: John F. Newsom, III, VP&TrInvO
TrOpers: Margaret K. Williams, AsstVP
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SIGNET TRUST COMPANY
P.O. Box 26311 23260
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CorpTr: William J. Kennedy, SrVP
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TrInv: Robert V. Callahan, TrInvExecO
TrOpers: Ronald L. Blevins, SrVP
CENTRAL REGIONAL TRUST DIVISION
RegHd: T. Cary Gresham, SrVP

Roanoke

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P.O. Box 13305 24032
703/983-8122
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Peter F. Dawyot, SrVP-AssetMgtDiv
David M. Farnum, SrVP-Admin
Jewell H. Thompson, SrVP-CorpAffairs
Regional Administration:
CorpTr: Mark B. Riegel, VP
EmplBen: Stephen A. Slovensky, VP/Mgr
TrOpers: John E. Grace, VP/Mgr
Nb: Peter D. Hartman, E/Mgr
David A. Comper, W/Mgr

FIRST VIRGINIA BANK ROANOKE-SOUTHWEST
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Hd: J. Pegram Johnson, III, VP
Nb: Lloyd Conley, SrTO

SOVRAN BANK, N.A.
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Nb: Charles W. Crosson, Jr., AsstVP
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Salem

FIRST VIRGINIA BANK ROANOKE-WEST
P.O. Drawer 7585 24153
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(Branch of Richmond)
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Beverly C. Moran, AsstTO
EmplBen: Robert S. Link, Jr., PenTO

SOVRAN BANK, N.A.
29 N. Central Ave. 24401
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(Branch of Richmond; Skyline Reg. Tr. Dept., Main Office: Charlottesville)
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Nb: Lynn M. Diveley, AsstVP

Strasburg

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P.O. Box 349 22657
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TDP: Cindy Brian

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703/988-6534 Tr$10 Mil
Hd: Ripley F. Williams, TO
Anna Cornwell

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703/988-7511 Tr$19 Mil
Hd: Edmund Garland, SrVP&TO
Nb: John D. Nuzum, TO
TDP: Nellie Stillwell, AsstTO

Urbanna

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Michael J. McColly, AsstVP&TO
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206/676-2400
(Branch of Seattle)
Hd: James E. Weber, VP&Mgr

Blaine

HORIZON BANK, a Savings Bank
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(Branch of Bellingham)
Terry Aiello, Mgr

Centralia

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206/736-0763 Tr$15 Mil
Hd: James G. Leverett, VP&TO

Chehalis

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Trust Division
473 N. Market Blvd. 98532
206/748-0031
Mgr: Gordon Shewfelt, VP&TO

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Everett

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Trust Division
P.O. Box 69 98206
206/258-3828
Mgr: Dean Felthous, VP&TO
Mktg,Sls: Russell Bucklew, AsstVP&TO

FRONTIER BANK
2612 Wetmore Ave., P.O. Box 2215 98203
206/339-1571 Tr$25 Mil
Hd,Nb,Adm: James A. Simonton, SrVP
TrInv: Norman O. Smith, VP
TrOpers: Judy Castle
Sondra Boone

SEATTLE-FIRST NATIONAL BANK
P.O. Box 1108 98206
206/259-7644
(Branch of Seattle)
Hd: Jack Wilson, VP&Mgr

SECURITY PACIFIC BANK, WASHINGTON
Capital Mgmt. Center
P.O. Box 1188 98206
206/259-0011 Ext. 267
(Branch of Seattle)
Hd: Brenda Baltrusch, AsstVP&Mgr
Admin: Carol Ellsworth, CMO

Ferndale

HORIZON BANK, a Savings Bank
Main & Third Sts. 98248
206/384-1400
(Branch of Bellingham)
Rich Jacobson, Mgr

Lynden

HORIZON BANK, a Savings Bank
300 Grover 98264
206/354-5678
(Branch of Bellingham)
Jeffrey H. Jansen, Mgr

Mt. Vernon

HORIZON BANK, a Savings Bank
1503 Riverside Drive 98273
206/424-7022
(Branch of Bellingham)
Dennis E. Boe, Mgr

North Bellingham

HORIZON BANK, a Savings Bank
4110 Meridian St. 98225
206/734-0181
(Branch of Bellingham)
Carol Whelchel, Mgr

★Olympia

SEATTLE-FIRST NATIONAL BANK
P.O. Box 328 98507
206/753-8629
(Branch of Seattle)
Hd: James E. Roberts, VP&Mgr

SECURITY PACIFIC BANK, WASHINGTON
Capital Mgmt. Center
P.O. Box 288 98507
206/753-9833
(Branch of Seattle)
Hd: Thomas J. Peterson, VP&Mgr

Richland

SEATTLE-FIRST NATIONAL BANK
P.O. Box 280 99352
509/546-2577
(Branch of Seattle)
Hd: James A. Piche, VP&Mgr

Seattle

THE BANK OF CALIFORNIA,NatAssn
910 Fourth Ave. 98104
206/587-3691
(Branch of San Francisco)
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PersTr: Michael G. Vranizan, VP
TrOpers: Andrea N. Wall, TOpO
TrRE: Herbert W. Miller, Jr., VP
TrTX: Robert R. Kochendorfer, AsstVP
Nb: Carol Hunter, AsstVP
TrInv: Raelene J. Jeffery, VP&IO
WAEmplBen: Terrence Boyd, VP&Mgr

FIRST INTERSTATE BANK OF WASHINGTON,N.A.
Trust Division
P.O. Box 21927 98111
206/292-3522 Tr$4.3 Bil
(Branches in Bellevue, Chehalis, Everett, Spokane, Tacoma & Yakima)
Hd: George C. Briggs, ExecVP&SrTO
Pvt.Bnkg: Rodman L. Hooker, Jr., SrVP&Mgr
PersTr,Prob,Tax: John Petrisor, VP&TO
TrOpers,ComTrF: James McGovern, VP&TO
CorpTr,EmplBen: Michael Sander, VP&TO
BrAdm,Mktg: Donald E. Collins, VP&TO
TrInv: Clark Reardon, SrVP&TO
PersTrSls: Mary M. Welk, VP&TO

KEY TRUST COMPANY OF THE NORTHWEST
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206/684-6100
(Branch in Portland, OR)
Robert L. Nokes, ExecO&Pres
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PersTr: Richard George
RegOpersMgr: Diane Adams, VP
CorpTr: Dorothy Russell
Inv: Dana Harken, VP
Sales&Mktg: Jacki Lorenz, VP
Mgr/Alaska: Vern Sayles, SrVP

LAIRD, NORTON TRUST COMPANY
Norton Bldg., 13th Fl.
801 Second Ave., 98104-1516
206/464-5234
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PersTr: Daniel W. Jaech, SrVP
ComTrF,TrInv: John E. B. Holmstrom, ExecVP
TrOpers: Marj Monsen, VP

SEATTLE-FIRST NATIONAL BANK
P.O. Box 3586 98124
206/442-3103 Tr$3.2 Bil
(Branches in Bellevue, Bellingham, Everett, Olympia, Richland, Spokane, Tacoma, Vancouver, Wenatchee & Yakima)
Hd: Richard Fulp, ExecVP&Mgr Capital Mgt & Tr Gp
Hd,TrGp: Diane Ingram, SrVP&Mgr
PvtBnkg: Tom Marx, SrVP&Mgr
Hd,PersTr: Jim Gilchrist, VP&Mgr
TrInv,EmplBen: John Privat, VP&Mgr
CorpTr: Timothy Whitty, VP&Mgr
EmplBen: Walter Steiss, VP&Mgr
TrOpers: Wanda Hanson, VP&Mgr
PersTr,Nb: Doug O'Connor, VP
EmplBen,Nb: Steve Horman, VP
CorpTr,Nb: Dave Pringle, AsstVP
TDP: Gary Coyer, VP&Mgr

SECURITY PACIFIC BANK, WASHINGTON
Capital Management Group
P.O. Box 3966 98124
206/621-4424 Tr$2.1 Bil
(Capital Management Centers in Bellevue, Everett, Olympia, Seattle, Spokane, Tacoma, Vancouver, Wenatchee & Yakima)
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CorpTr: Jack P. Van Leuven, VP&Mgr
InstInvSvcs: Patricia L. Frost, VP&Mgr
InstitFinSvcs: Barton D. Graham, VP&Mgr
OpersSupSvcs: John K. Selle, SrVP
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Nb: Jim Reitan, VP&Mgr

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ConsumerTrSvcs: Richard J. Conrad, VP&Mgr
CorpTr: Ellen E. Mittet, VP&Mgr
EmplBen: Voy Moore, VP&Mgr
RE: Harry A. Rubin, VP&Mgr
TrMktg: Frederick G. Fogg, VP&Mgr
TrOpers: Edward T. Hughes, VP&Mgr
TrTaxSvcs: Paul C. Schneider, AsstVP&Mgr

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1201 Third Ave., 7th Fl. 98101
206/461-3050
Personal Trust Dept.:
206/464-4583
HdPT: Deanna W. Oppenheimer, VP
PersTr,TrInv: William J. McCrea, AsstVP
PersTrNb: John J. Kotalik

WASHINGTON MUTUAL TRUST COMPANY
1000 Second Ave., Ste. 2400 98104
206/461-4642
Tim C. Hill, Pres
Cherie Gavin, VP
Hal Beals, VPMktg

Snohomish

HORIZON BANK, a Savings Bank
620 Second St. 98290
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(Branch of Bellingham)
Jere Becker, Mgr

Spokane

FIRST INTERSTATE BANK OF WASHINGTON, N.A.
Trust Division
West 524 Riverdale Ave. 99201
509/455-6230
Mgr: Michael Busch, VP&TO

SEATTLE-FIRST NATIONAL BANK
P.O. Box 1446 99210
509/456-4910
(Branch of Seattle)
Hd: John D. Cummins, VP&Mgr

SECURITY PACIFIC BANK, WASHINGTON
Capital Mgmt. Center
P.O. Box 366 99210
509/456-6439
(Branch of Seattle)
Hd: Jerry W. Wagner, VP&Mgr
Adm: Richard Cashatt, SCMO

U.S. BANK OF WASHINGTON, N.A.
P.O. Box 3588 TA 99220
509/456-2048
EasternWashTrDiv: Craig F. Korthase, VP&Mgr
ConsumerTrSvcs: Donna Ridnour, VP&Mgr
EmplBen: Craig R. Johnston, AsstVP&Mgr
TrMktg: Marvin Soehren, VP
TrTaxSvcs: Harry R. Jentges, AsstVP&Mgr

WASHINGTON TRUST BANK
P.O. Box 2127 99210
509/455-4150 Tr$293 Mil
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PersTr,EmplBen: Einer F. Jensen, VP&TO
CorpTr,ComTrF,TrOpers: Floyd Schmedding, VP
TrInv: William Wagner, VP
Nb: Jean Edwards, AsstVP

Tacoma

THE BANK OF CALIFORNIA,NatAssn
1011 Pacific Ave. 98401
206/591-2546
(Branch of San Francisco, CA)
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PersTr: Porter Baldridge, VP
EmplBen,Agcy,Gdnshp,Escrow: Harlan W. Sachs, VP
TrOpers: Andrea N. Wall, TOpO
Probate: Ray E. Johnson, AsstVP
TrInv: Donn H. Koessler, VP&TO

FIRST INTERSTATE BANK OF WASHINGTON, N.A.
Trust Division
P.O. Box 1997 98401
206/593-5481
Mgr: Victor Saathoff, VP&TO
Mktg,Sls: Brian Foley, AsstVP&TO

PUGET SOUND NATIONAL BANK
P.O. Box 11500 98411-5052
206/593-3838 Tr$500.0 Mil
(Branch in Bellevue)
Hd: Leroy L. Lewis, Jr., SrVP&SrTO
PersTr: John Baker, VP&TO
Prob: Paul Willett, AsstVP&TO
Tax: Carl Peterson, VP&TO
TrInv: Stephen A. Finnigan, VP&TO
EmplBen,CorpTr: Wilder Foote, VP&TO
TrOpers: Dave Hamilton, VP&TO
Nb-South: Calvin C. Springer, VP

SEATTLE-FIRST NATIONAL BANK
P.O. Box 1176 98401
206/593-3336
(Branch of Seattle)
Hd: Jim Kreamer, VP&Mgr

SECURITY PACIFIC BANK, WASHINGTON
Capital Mgmt. Center
1102 Commerce St. P.O. Box 1637 98401
206/572-9748
(Branch of Seattle)
Hd: Lynn Dunn, VP&Mgr

Vancouver

FIRST INDEPENDENT BANK
P.O. Box 8904 98668
206/699-4221 Tr$126 Mil
Hd: Charles T. Thomas, VP&TO
PersTr: John B. Gibson, AsstVP&TO
Kay E. Dalke, TO
Janet M. Rehr, TO
TrInv: Rick Van Hoose, AsstVP&TO

NORTHWEST NATIONAL BANK
P.O. Box 1867 98668
206/695-1311 Tr$4.3 Mil
Hd: Thomas C. Young, Pres&TO
TrOpers: Jill Walton

SEATTLE-FIRST NATIONAL BANK
P.O. Box 750 98660
206/696-5505
(Branch of Seattle)
Hd: Linda Laughlin, VP&Mgr

SECURITY PACIFIC BANK, WASHINGTON
Capital Mgmt. Center
P.O. Box 689 98666
206/696-8540
(Branch of Seattle)
Hd: Brett Bryant, AsstVP&Mgr
Admin: John Maltman, CMO

U.S. BANK OF WASHINGTON, N.A
(Vancouver Trust Office)
714 Main St. 98660
206/699-9347
(Branch of Seattle)
Jack W. Zalaha, VP&Mgr

Walla Walla

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P.O. Box 1796 99362-0019
509/525-2000 Tr$97.5 Mil
Hd,Nb: Jon S. Bren, VP&Mgr
FM&RE: Dan E. Wood, AsstVP
TrInv: F. James McCarthy, VP
ComTrF: Diane S. Hofer, InvOpersO
TrOpers: Jo Anne Brown, AdmAsst
PersTr&Prob: Janice L. Palumbo, AsstVP
EmplBen: N. Craig Lyle, AsstVP
Nb: Robert D. McPherson, AsstVP

Wenatchee

SEATTLE-FIRST NATIONAL BANK
P.O. Box 1021 99801
509/662-4634
(Branch of Seattle)
Hd: Mollie Cannon, VP&Mgr

SECURITY PACIFIC BANK, WASHINGTON
Capital Mgmt. Center
P.O. Box 1301 98801
509/662-1426
(Branch of Seattle)
Hd: Douglas N. McIntyre, VP&Mgr
Admin: Areita Jones, CMO

Winslow

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206/842-5651 Tr$36 Mil
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PersTr,EmplBen: Janet Crawford, AsstVP&TO
TrOpers: Debbie Anderson
Sandy Russell
Marsha Sanders

Yakima

FIRST INTERSTATE BANK OF WASHINGTON, N.A.
Trust Division
101 E. Yakima Ave. 98901
509/575-7425
Mgr: Charles W. Viele, VP&TO

SEATTLE-FIRST NATIONAL BANK
P.O. Box 196 98907
509/575-4551
(Branch of Seattle)
Hd: Steven Gornick

SECURITY PACIFIC BANK, WASHINGTON
Capital Mgmt. Center
102 E. Yakima Ave. P.O. Box 136 98907
509/575-6722
Hd: Douglas N. McIntyre, VP&Mgr
RE: Robert Broden, SREO
Adm: Dorothy Cooke, CMO

U.S. BANK OF WASHINGTON, N.A
(Central WA Trust Office)
413 N. 3rd St., P.O. Box 1352 98907
(Branch of Seattle)
YakimaTr,ConsTrSvcs: Mavis R. Velikanje, AsstVP&Mgr
EmplBen: Patricia Danielson, CorpO

Discretionary Trust Assets: This figure should reflect the market value of employee benefit, personal trusts, estates, and managed agencies over which each institution exercises investment discretion as reported to the F.D.I.C. on the "Annual Report of Trust Assets".

WEST VIRGINIA

Alderson

GREENBRIER VALLEY NATIONAL BANK'
Rt. 2 Box 9 24910
304/445-2991 Tr/u$1 Mil
Hd: David W. Hambrick, ExecVP

Beckley

BANK OF RALEIGH
P.O. Drawer D 25802-2803
304/255-7285 Tr$29 Mil
Hd: P. K. Ellison, VP&TO
Angela M. Goddard
Susan A. Roebuck

BECKLEY NATIONAL BANK
P.O. Drawer G 25802-2806
304/256-2265 Tr$8.0 Mil
Hd: Dorothy Crouch, TO

RALEIGH COUNTY NATIONAL BANK
P.O. Box 1269 25802
304/256-7262 Tr$35 Mil
Hd: Melvin Tolle, TO
Janet E. Grecco, AsstTO
Patrick M. Barbera, AsstTO
Debra J. Lester, AdmAsst

Bluefield

FIRST NATIONAL BANK
P.O. Box 1559 24701
304/325-8181 Tr$90 Mil
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PersTr: Patsy Sykes
EmplBen: Evelyn Ragan
CorpTr,ComTrF: Elizabeth Pruett
TrOpers: Robert Hyatt

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P.O. Box 950 24701
304/325-7151 Tr$250 Mil
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Glenn A. Murray, TrAdmO
Jeff Farmer, TrAdmO
Jackson Reasor, TrAdmO
Cynthia F. Hargis, EBO
Steven G. Layfield, TrInvO

Buckhannon

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Hd: Robert L. Schumacher, SrTO

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WEST VIRGINIA (Cont'd)

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Greg D. Kane, TO
TrOpers: Dannetta Cochran, CPA,TO
Nb: David S. Smith, TO

PEOPLES BANK OF CHARLES TOWN
P.O. Box 1006 25414
304/728-8000 Tr$1.5 Mil
Hd: Beverly Merritt, AsstTO&AsstVP

★ Charleston

CHARLESTON NATIONAL BANK
P.O. Box 1113 25324
304/348-5620 Tr$430 Mil
Hd,Nb: Roger Kerr, SrVP
PersTr: Jan Peterson, VP
CorpTr,EmplBen: James Sims, VP
TrInv: Asa Fuller, SrVP
TrOpers: Tim French, VP

NATIONAL BANK OF COMMERCE
P.O. Box 633 25322
304/348-5093 Tr$121 Mil
Hd,PersTr,Est,Nb: John Neuner, III, SrVP&TO
PersTr,Est,CorpTr: Rodney B. Frye, VP&TO
EmplBen,Nb: John P. Casto, TO
TrInv,ComTrF: Buel S. Sears, AsstVP&TO
TrAdm: Richard L. Lancianese, AsstTO
TrOpers: Andrea Johnson

ONE VALLEY BANK
P.O. Box 1793 25326
304/348-7081 Tr$640 Mil
(Branches in Huntington, Martinsburg & Morgantown)
Hd: Frederick H. Belden, Jr., ExecVP&ExecTO
PersTr: William E. Wright, Jr., SrVP&TO
TrInv: John Randy Valentine, VP
CorpTr: Bruce C. Leckie, VP
Nb: H. Edward Neely, Jr., SrVP
EmplBen: Patricia H. Howe, VP
TrOpers: Charles N. Slack, Jr., VP

Chester

FIRST NATIONAL BANK OF CHESTER
253 Carolina Ave. 26034
304/387-3500 Tr$1.54 Mil
Hd: Robert L. Gessford, TO
John D. Fitzjohn, AsstTO

Clarksburg

EMPIRE NATIONAL BANK
4th & Main Sts. 26301
304/624-5521 Tr$2 Mil
Hd: Cecil B. Highland, Jr., Chm&TO

THE LOWNDES BANK
One Lowndes Square 26302-2490
304/623-7260 Tr$20 Mil
Hd: Carl Owen Smith, Jr., VP&TO

UNION NATIONAL BANK OF WEST VIRGINIA
P.O. Box 2330 26302
304/624-3409 Tr$143 Mil
Hd: David K. Turner, VP&TO
PersTr: Thomas N. Teter, AsstVP&TO
James E. White, TO
Emogene Wright, TO
TrInv: Donald E. Marang, TrInvO
EmplBen: Richard W. Price, TO
TrOpers: Barbara L. Wildman

Elkins

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P.O. Box 1519 26241
304/636-4095 Tr$10 Mil
Hd: Lewis N. Ware, VP&TO
Donna J. Hommema, TrOpers
Lisa K. Biller, Sec

DAVIS TRUST CO.
P.O. Box 1429 26241
304/636-0991 Tr$12 Mil
Hd: James L. Schoonover, VP
Rosalind G. Wyatt, TO

Fairmont

CITY NATIONAL BANK
P.O. Box 1032 26554
304/363-5500 Tr$12 Mil
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TrOpers: Karen Bartlett, AsstTO

COMMUNITY BANK & TRUST,NatAssn
103 Adams St. 26554
304/363-5800 Tr$70 Mil
Hd: Barry W. Dobson, VP&TO
Jackie E. Rogers, TO
Sherri L. McGinnis, ExecSec

FIRST NATIONAL BANK IN FAIRMONT
301 Adams St. 26554
304/363-1300 Tr$24 Mil
Hd: James R. Kettering, VP&TO

Grafton

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P.O. Box 29 26354-0029
304/265-3400 Tr/u$1 Mil
Hd,PersTr,CorpTr: Tom Harman, Pres
Karen Keener, VP&AsstTO

FIRST COMMUNITY BANK
P.O. Box 278 26354
304/265-1111 Tr/u$1 Mil
Hd: Ward H. Gallagher, Pres&TO

Huntington

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P.O. Box 179 25706
304/526-4300 Tr$275 Mil
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PersTr: Sandra D. Wright, AsstTO
CorpTr,EmplBen: Richard Conley, TrAdmO
TrInv: Vincent Manzi, VP&IO
TrOpers: Vivian Bailey, AsstTO

GUARANTY NATIONAL BANK
P.O. Box 548 25710
304/526-4600 Tr$67 Mil
Hd: Charles E. Wilkinson, SrTO

ONE VALLEY BANK, N.A.
P.O. Box 7938 25779
304/522-8281
(Branch of Charleston)
Howard J. Anderson, Fin&TrSvcsExec

TWENTIETH STREET BANK
1956 Third Ave. 25703
304/529-2501
Hd: Robert M. Russell, VP&TO
James D. Perry, Jr., AsstTO

Keyser

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P.O. Box 789 26726
304/788-3111 Tr$3.5 Mil
Sarah J. Albright, TO

Kingwood

ALBRIGHT NATIONAL BANK
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304/329-0585
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Mannington

FIRST EXCHANGE BANK
P.O. Box 388 26582
304/986-1700
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Martinsburg

OLD NATIONAL BANK
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304/263-0861 Tr/o$52 Mil
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PersTr: Sarah Propps, TO
Admin: Herbert A. Michael, AsstVP&TO
TrOpers: Marie LeMaster, AsstVP
Nb: David W. Shives, Jr., VP&TO

ONE VALLEY BANK
P.O. Box 847 25401
304/263-8944
(Branch of Charleston)
Steven S. Grove, TO

PEOPLES NATIONAL BANK
P.O. Box 708 25401
304/267-8927 Tr$7 Mil
Hd: Peter G. Dufourny, VP&TO
Vickie L. Nisewarner, Opers

Montgomery

MONTGOMERY NATIONAL BANK
4th Ave. & Lee St. 25136
304/442-2492
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Moorefield

SOUTH BRANCH VALLEY NATIONAL BANK
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304/538-2353
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Barbara Helman, VP

Morgantown

FIRST NATIONAL BANK OF MORGANTOWN
P.O. Box 895 26507-0895
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Hd: Daniel R. Ice, VP&TO
AsstHd: Kathy Voice

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(Branch of Charleston)
Hd: Frances M. Klink, TO

Moundsville

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304/845-2470
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Mary LeMasters

Mullens

THE PEOPLES BANK
25882
304/294-7115 Tr/u$1 Mil
Hd: R. L. Bowling, TO

Parkersburg

COMMERCIAL BANKING & TRUST CO.
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PersTr,Nb: Charlotte J. Potter, AsstVP&TO
TrOpers: Linda Daggett, TOpO

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PersTrAdm: June S. Whytsell, VP&TO
Carey A. Fleming, TO
CorpTr,EmplBen: Thomas Douglass, TO
TrOpers: Betty E. Barnette, AsstVP

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304/424-7595 Tr$55 Mil
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TrOpers: Pamela S. Robinson, TO
EmplBen: Stephen G. Knopp, TO

Point Pleasant

CITIZENS NATIONAL
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304/675-4480
(Division of First Huntington National Bank)
Charles Lanham, Pres&TO
Martha Watterson, TO

Princeton

FIRST COMMUNITY BANK INC.
P.O. Box 5939 24740
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TrInv: J. Quintin Mullins, VP
TrOpers: Edith White, VP

ONE VALLEY BANK OF MERCER COUNTY, INC.
P.O. Box 5610 24740-5610
304/425-1992 Tr$52 Mil
Hd: James L. Miller, VP&TO
Geraldine C. Huffman, TrAdmO
TrOpers: Barry M. Griffith, TrAdm

Ranson

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P.O. Box 40 25438
304/725-7014 Tr$3 Mil
Hd: J. Blackwell Davis, Jr., TO

Ronceverte

FIRST NATIONAL BANK IN RONCEVERTE
P.O. Drawer 457 24970
304/647-4500 Tr$3 Mil
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St. Marys

FIRST NATIONAL BANK
P.O. Box 180 26170
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Hd: Carl Guthrie, Pres

Sistersville

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304/652-3151 Tr$24 Mil
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Hd: Gary Davis, Pres

Welch

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304/436-4112 Tr$41 Mil
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ComTrF,TrOpers,Nb: Ann Phillips, TO

Wheeling

SECURITY NATIONAL BANK & TRUST CO.
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1114 Market St. 26003
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PersTr: Jerrie Trautman, AsstTO
TrInv: Mark C. Ferrell, SrTO&TrInvO
TrOpers: Rita Castle, TO

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PersTr: Thomas B. McGaughy, AsstVP&AsstSec
TrInv: Jerome B. Schmitt, CFA&VP
EmplBen: Helen V. Gould, SrTO
Mktg,Nb: David B. Dalzell, NBO
Prob: R. Bruce Bandi, SrTO
Tax: W. Taylor McCluskey, SrTO

White Sulphur Springs

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(Branch in Lewisburg)
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CorpTr: Jacqueline Loving, AsstTO

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WISCONSIN

Antigo

BANK ONE WISCONSIN TRUST COMPANY, N.A.
700 Fifth Ave. 54409
715/623-4148 Tr$2.5 Bil
(Trust Service Office of Milwaukee)
Hd: David J. Schuster, AsstVP

Appleton

ASSOCIATED BANK, N.A.
600 E. Northland Ave. 54911
414/731-9195
(Trust Office of First National Bank at Neenah)

BANK ONE WISCONSIN TRUST COMPANY, N.A.
200 W. College Ave. 54911
715/623-4148 Tr$2.5 Bil
(Trust Service Office of Milwaukee)
Howard C. Williams, VP&Mgr

FIRST INTERSTATE TRUST COMPANY OF WISCONSIN
118 S. State St. 54912-1159
414/749-2500 Tr$500 Mil
(Trust Office of First Interstate Trust Company of Wisconsin, Sheboygan)
Thomas D. Wiers, SrVP&RegMgr
Warren C. Clark, EBO
William Schneider, VP&TO

FIRST WISCONSIN TRUST COMPANY
200 N. Durkee St. 54911
(Trust Service Office in First Wisconsin Bank of Appleton)
Chris Wise, VP

VALLEY TRUST CO.
(Affiliate of Valley Bancorp)
221 W. College Ave., P.O. Box 239 54911
414/738-3820 Tr$737 Mil
(Trust Offices in Beaver Dam, Chilton, Green Bay, Janesville, Kewaskum, Madison, Oshkosh, Ripon, Rhinelander, Sauk City, Shawano, Sun Prairie, Thiensville & Woodruff)
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OffMgr,ComTrF: Roger S. Core, ExecVP
PersTr: Charles Banker, VP
Wayne Davis, AsstVP
CorpTr: Mark Schnabl, TO
TrInv: H. Kirk Hoult, IO
EmplBen: James A. Kluge, SrVP
Thomas J. Vonck, AsstVP
Bruce H. Lindberg, AsstVP
Mary Jo Humpal, AsstVP
TrOpers: Kenneth Wery, SrVP
Michael McMillan, AsstVP
Sue Bernarde, AsstVP
Nancy Losinski, AcctMgr
Nb: John Brewster, VP

Auburndale

BANK ONE WISCONSIN TRUST COMPANY, N.A.
P.O. Box 220 54412
Tr$2.5 Bil
(Trust Service Office of Milwaukee)
Hd: Joseph E. McGrane, SrVP&Mgr

Baraboo

THE BARABOO NATIONAL BANK
101 Third Ave. 53913
608/356-7703 Tr$12 Mil
Merlin E. Zitzner, Chm
Hd: Greg L. Lindner, Pres&TO
PersTr,TrOpers,Nb: Karen Sanner, AsstTO
CorpTr,TrInv,ComTrF,EmplBen: Gene D. Higgins, VP&TO

FIRST NATIONAL BANK & TRUST CO.
502 Oak St. 53913
608/356-9451 Tr$7 Mil
Kenneth W. Keniston, Pres&TO
Darlene Steinhorst, TO

Barron

FIRST NATIONAL BANK
P.O. Box 159 54812
715/537-5681
Hd: Kenneth Frye

Beaver Dam

AMERICAN NATIONAL BANK
115 Front St. 53916
414/885-5518 Tr$3.1 Mil
Hd: John Oaphout, VP&TO
TrInv,EmplBen: E. M. Jacobs, Pres
Nb: Richard F. Jacobs, BankMktgO

BANK ONE WISCONSIN TRUST COMPANY, NA
124 N. Spring St., P.O. Box 278 53916
414/885-5511
(Trust Service Office of Milwaukee)
Hd: David M. Kemp, VP&Mgr

VALLEY TRUST COMPANY
120 Park Ave. 53916
414/887-1786
(Branch of Appleton)
Thomas Chase, Mgr

Beloit

BELOIT SAVINGS BANK
P.O. Box 719 53511
608/365-6645 Tr$3.0 Mil
Hd: Dorothy L. Burton, TO

FIRST NATIONAL BANK & TRUST CO.
P.O. Box 818 53511
608/364-4401 Tr$65 Mil
Hd,TrInv: D. A. Staaland, VP&TO
Inv: Kirk R. Hosler, TO
Mrs. Barbara A. Gunderson, TO
EmplBen: David O. Olhsner, TO

MARSHALL & ILSLEY TRUST COMPANY
(Trust Service Office at M&I Bank of Beloit)
P.O. Box 2035 53201
608/365-2221
Bonnie D. Wetter, VP

Burlington

BANK OF BURLINGTON
200 S. Pine St. 53105
414/763-9141 Tr$20 Mil
Hd,CorpTr,TrInv,ComTrF,Nb: Robert Wenke, Pres&TO
PersTr,EmplBen,Nb: Elaine Gunderson, AsstTO
TrOpers,Nb: Doris Uebele, AsstTO
TrOpers,TDP: Chuck Stubley
Nb: Jim Bauman

BANK ONE WISCONSIN TRUST COMPANY, NA
189 E. Chestnut St., P.O. Box 308 53105
414/763-8411 Tr$2.5 Bil
(Trust Service Office of Milwaukee)
Hd: David J. Vetta, VP&Mgr

WISCONSIN (Cont'd)

Burlington (Cont'd)

FIRST BANKING CENTER-BURLINGTON
400 Milwaukee Ave. 53105
414/763-3581 Tr$30 Mil
Hd,Nb: Roman Borkovec, Pres&TO
PersTr: Karen Chrast, VP&TO
TrInv: Timothy Janke, ExecVP&AsstTO
EmplBen: Maxine Meyer, AsstTO
TrOpers: Judith Herda, AsstTO

Campbellsport

BANK ONE WISCONSIN TRUST COMPANY, NA
114 Fond du Lac Ave. 53010
414/533-8386 Tr$2.5 Bil
(Trust Service Office of Milwaukee)
C. Brad Zulke, VP

Chilton

VALLEY TRUST COMPANY
35 E. Main St. 53014
414/849-2351
(Branch of Appleton)

Clintonville

BANK ONE WISCONSIN TRUST COMPANY, NA
60 S. Main St. 54929
715/823-3146 Tr$2.5 Bil
(Trust Service Office of Milwaukee)
Howard C. Williams, VP&Mgr

De Pere

BANK ONE WISCONSIN TRUST COMPANY, NA
441 Main Ave. 54115
414/336-4277 Tr$2.5 Bil
(Trust Service Office of Milwaukee)
James M. Curran, VP&Mgr

Eau Claire

FIRST INTERSTATE TRUST COMPANY OF WISCONSIN
204 E. Grand Ave. 54701
715/836-1471 Tr$500 Mil
(Trust Office of First Interstate Trust Company of Wisconsin, Sheboygan)
Dale C. Sevig, SrVP&RegMgr
DisBrkg: William Heise, AcctExec
PersTr,EmplBen: Dale C. Luthy, VP

FIRST WISCONSIN NATIONAL BANK OF EAU CLAIRE
131 S. Barstow St. 54702
715/839-6441 Tr$170 Mil
Hd: Michael R. Hyzer, VP&TO
PersTr,TrOpers: Thomas P. Taylor, VP&TO
Patricia R. Coriden, TO
Nb: William H. Prindle, TO

Evansville

UNION BANK & TRUST CO.
P.O. Box 15 53536
608/882-5200
Hd: Leonard P. Eager, Jr., Pres

Fond Du Lac

FIRST WISCONSIN TRUST COMPANY
(Trust Service Office in First Wisconsin National Bank of Fond du Lac)
P.O. Box 30 54935
414/929-2238
Carl A. Silvestri, VP

NATIONAL EXCHANGE BANK & TRUST
130 S. Main St. 54935
414/921-7700 Tr$110 Mil
Hd: Lyman T. Powell, Pres-TrDiv
Lena Detleff, AsstVP
Linda Herzig, AsstTO
Sherry Moore, AsstTO

Fort Atkinson

FIRST AMERICAN BANK & TRUST CO.
P.O. Box 218 53538
414/563-6616 Tr$40 Mil
Hd: James S. Schafer
TrOpers: Julie Frame
Ann Herdendorf
PersTr,Nb: Richard Meier

Franksville

FIRST BANK, SOUTHEAST, NatAssn
10005 Hwy. K 53126
414/886-3000
Ron J. Clayton, VP&TO
Audrey A. Thomson, AsstVP&TOpO

Grafton

GRAFTON STATE BANK
101 Falls Road 53024
414/377-5511
(Trust Office of First Wisconsin National Bank, Sheboygan)
Thomas Armstrong, VP&TO

Green Bay

ASSOCIATED KELLOGG BANK
P.O. Box 19006 54307
414/433-3131 Tr$430 Mil
Hd: Mark McMullen, ExecVP
PersTr: Douglas Green, VP
CorpTr: Dale Phillips, AsstVP
TrInv: Kenneth Nimmer, VP
EmplBen: Richard Langer, VP
TrOpers: Craig Barbian, AsstVP

BANK ONE WISCONSIN TRUST COMPANY, NA
200 S. Adams St., P.O. Box 19029 54307-9029
414/436-2610 Tr$2.5 Bil
(Trust Service Office of Milwaukee)
Hd: James M. Curran, VP

FIRST WISCONSIN TRUST COMPANY
(Trust Service Office in First Wisconsin Bank of Green Bay)
425 Pine St., P.O. Box 1089 54305
414/432-7370
Hd: D. Alfred Jones, AsstVP
EmplBen: Julia J. Vidani, TO

VALLEY TRUST COMPANY
(Operating at Valley Bank Green Bay)
P.O. Box 2427 54306
414/432-6361 Tr$737 Mil
(Trust Office of Valley Trust Co., Appleton)
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PersTr: Darlene Kuschel, VP
TrInv: Joseph Hoffmeyer, VP
CorpTr: Kurt Mueller, AsstVP
EmplBen: Mary Marquis, VP

Hartford

FIRST NATIONAL BANK OF HARTFORD
P.O. Box 70 53027
414/673-5800 Tr/u$1 Mil
Hd: D. A. Carroll, Pres&TO
Ron Koeppl, TO
PersTr,CorpTr: James H. Semler, SrVP&AsstTO
Nancy Snyder, AsstCsh&AsstTO
James L. Vogelsang, Csh&AsstTO

VALLEY BANK OF HARTFORD
P.O. Box 70 53027
414/673-4600
Richard Meloy, Pres

Janesville

BANK ONE WISCONSIN TRUST COMPANY, NA
100 W. Milwaukee St. 53545
608/752-7851 Tr$2.5 Bil
(Trust Service Office of Milwaukee)
Curtis R. Parish, VP&Mgr

JOHNSON HERITAGE TRUST COMPANY
1 S. Main St., P.O. Box 5007 53547
608/756-5000
(Trust Service Office of Racine)
Hd:John R. Gunnarson, VP&Mgr

ROCK COUNTY SAVINGS & TRUST CO.
P.O. Box 1619 53547
608/756-4161 Tr$65 Mil
Hd,CorpTr: John R. Gunnarson, VP&TO
PersTr: Donald W. Zerrien, TO
TrInv,EmplBen: Michael T. Wendler, TO
TrOpers: Joan Gunn
TDP: Debra Dampier

VALLEY TRUST COMPANY
(Operating at Valley Bank of Janesville)
P.O. Box 5000 53547
608/755-4249 Tr$737 Mil
(Trust Office of Valley Trust Co., Appleton)
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PersTr,CorpTr: Kathryn K. Shebiel, VP
PersTr: Patricia J. Zimmerman, AsstVP
TrInv: Thomas E. McKaig, VP
TrOpers: Jane R. Stevenson, AsstVP
EmplBen: Richard Schmit, VP

Kenosha

BANK ONE WISCONSIN TRUST COMPANY, NA
2222 63rd St., P.O. Box 788 53140
414/658-1681 Tr$2.5 Bil
(Trust Service Office of Milwaukee)
Mgr: A. Daniel Oderkirk, VP

FIRST BANK SOUTHEAST,NatAssn
625-57th St. 53140
414/658-3700
Ron J. Clayton, VP&TO
Audrey A. Thomson, AsstVP&TOpO

FIRST NATIONAL BANK
P.O. Box 280 53141
414/658-5230 Tr$220 Mil
(Trust Office at Bank of Elmwood, Racine)
Hd,TrInv,ComTrF,Nb: E. M. Miller, VP&TO
PersTr: Lorraine Erickson, AsstVP&TO
Prob: M. Lee Hosman, AsstVP&TO
TrOpers: Alice U. Tutlewski, TOpO
EmplBen: Timothy Dwyer

JOHNSON HERITAGE TRUST COMPANY
3928 60th St., P.O. Box 787 53142
414/658-2582
(Trust Service Office of Racine)
Hd: Robert B. Schneider, SrVP&Mgr

Kewaskum

VALLEY TRUST CO.
(Operating at Valley Bank of Kewaskum)
P.O. Box 68 53040
414/626-2171 Tr$737 Mil
(Trust Office of Valley Trust Company, Appleton)
OffMgr: Thomas C. Chase, VP

Kimberly

ASSOCIATED BANK N.A.
600 W. Kimberly Ave. 54136
414/731-3106
(Trust Office of First National Bank at Neenah)
Mike Mahlik, TO

La Crosse

FIRST BANK, NatAssn, LA CROSSE
100 First Bank Pl., P.O. Box 309 54602-0309
608/782-8100
Coord: David Gresham
Nb: Merl B. Case, VP&TO

LA CROSSE TRUST CO.
311 Main St. 54601
608/782-1148 Tr$385 Mil
(Service Offices in State Bank of La Crosse, La Crosse; Peoples State Bank, Prairie du Chien; First Bank of Sparta, Sparta & Community State Bank, Wisconsin Rapids)
H. L. Woods, Chm
Hd: Gary M. Veldey, Pres&CEO

Lake Geneva

FIRST BANK SOUTHEAST, NatAssn
303 Center St. 53147
414/248-9116
Ron J. Clayton, VP&TO
Audrey A. Thomson, AssiVP&TOpO

Lancaster

M&I LANCASTER STATE BANK
53813
608/723-4166 Tr$2.4 Mil
(Branch in Mt. Hope)
Hd,CorpTr,PersTr: Carson Alcorn, TO
TrOpers: Mary E. Walker, TO

UNION BANK & TRUST
P.O. Box 70 53813
608/723-2191 Tr$2.9 Mil
Hd: W. S. Johnson, VP&TO

★Madison

BANK ONE WISCONSIN TRUST COMPANY, NA
100 N. Fairchild, P.O. Box 3299 53704
608/246-2490 Tr$2.5 Bil
(Trust Service Office of Milwaukee)
Hd: David M. Kemp, VP&Mgr

FIRST WISCONSIN NATIONAL BANK
P.O. Box 7900 53707
608/252-4250 Tr$1.9 Bil
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PersTr: Frederik W. Jensen, VP
PersTrNb: Cheryl M. Shult, VP
TrInv: J. Scott Harkness, SrVP&CIO
EmplBen: Daniel J. Halpin, VP
EmplBenNb: Steven R. Parish, AsstVP
TrOpers: Lynn R. Parker, AsstVP

MARSHALL & ILSLEY TRUST COMPANY
(Trust Service Office at M&I Bank of Madison)
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608/252-5950
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PersTr: Oscar Seibel, VP
CorpTr: Margaret L. Kalina, VP
EmplBen: Dorothy Kilgore
TrInv: James L. Shanahan, VP
Nb: James E. Saunders, VP

VALLEY TRUST COMPANY
(Operating at Valley Bank of Madison)
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608/252-3554 Tr$737 Mil
(Trust Office of Valley Trust Co., Appleton)
OffMgr: Joan Burke, VP
PersTr: Erica Hill, AsstVP
Cindy Lind, TO
Robin Stradinger, TO
TrInv: Mark Pittman, IO
Nb: William Stebbins, TO
TrInv,ComTrF: Robert A. Zellers, VP

VALLEY TRUST COMPANY
7878 Big Sky Drive 53719
608/833-1616
(Trust Office of Appleton)
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EmplBen: Joseph Vertovec, VP
James Mueller, VP
Ann Basler, AsstVP
Cheri Teal, TO

Manitowoc

ASSOCIATED MANITOWOC BANK
P.O. Box 787 54220
414/683-2428 Tr$314 Mil
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PersTr: Robert W. Brown, VP
EmplBen: James A. Noffke, VP&TO
TrOpers: Michael Wicklacz, TxO

FIRST NATIONAL BANK IN MANITOWOC
402 N. Eighth St. 54220
414/684-6611
Hd: Richard R. Jodarski, VP&TO
TrOpers: Kaye E. Johnson, TO

FIRST WISCONSIN BANK OF MANITOWOC
1617 Washington St. 54220
414/682-8881
(Trust Office of First Wisconsin National Bank, Sheboygan)
Thomas Armstrong, VP&TO

Marinette

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P.O. Box 347 54143
715/735-6617
Hd: Thomas K. Maxwell, Pres&TO
Marguerite Lozier, AsstVP&AsstTO

STEPHENSON NATIONAL BANK & TRUST
1820 Hall Ave., P.O. Box 137 54143
715/732-1650 Tr$25.5 Mil
Hd: Mary L. Staudenmaier, Pres&TO
PersTr,TrInv: David B. Maguire, AsstTO
TrOpers: Elizabeth Sanchez, AsstTOpO
TDP: Marilynn Sheraski

Markesan

MARKESAN STATE BANK
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414/398-2358 Tr$1 Mil
Hd: Martin E. Kirst, Pres&TO

Marshfield

ASSOCIATED CITIZENS BANK
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715/834-3171 Tr$75 Mil
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Richard J. Kamps, SrVP&TrInvO
Frances A. Washington, AsstVP&TO
Betty Valenta, AsstVP&AsstTO

MARSHALL & ILSLEY TRUST COMPANY
(Trust Service Office at M&I Central Bank & Trust)
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715/387-1134
Willis W. Allmandinger, VP

Menomonie

FIRST BANK & TRUST
P.O. Box 100 54751
715/235-5511 Tr$6.7 Mil
G. A. Talen, CEO
Hd: Deanna Thorson, TO

VALLEY BANK, MENOMONIE
P.O. Box 130 54751
715/235-5521 Tr$2 Mil
Hd,CorpTr,TrInv: Gene Haberman, Pres
PersTr,ComTrF,EmplBen,TrOpers,Nb: Richard Partlow, TO

Milwaukee

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414/271-1786 Tr$686 Mil
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TrInv: Mary E. Alling, VP&TO
ComTrF: K. K. Brusda, VP&TO
EmplBen: Jill M. Fardy, AsstVP&TO
TrOpers: Ann Mrotek

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414/765-2800 Tr$2.5 Bil
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CorpTr: Brian P. Bouda, SrVP
TrInv: M. Dale Fritz, SrVP
TrOpers: Michael D. Ryba, SrVP
FinO: Mark F. VandenBusch, AsstVP
Nb: Jane C. Arnold, VP

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414/227-6060 Tr$2.0 Bil
(Office in La Crosse)
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PersTr: Mark W. Sprenger, VP&TO
CorpTr: David L. Lauterbach, VP&TO
TrInv: Richard R. Jandrain, VP&TO
EmplBen: Jeffrey S. Syslack, VP&TO
TrOpers: Jim Nielsen, AsstVP&TO
Nb: Jacqueline K. Nelson, VP&TO
Terry N. Parsons, VP&TO

FIRST BANK SOUTHEAST, NatAssn
770 N. Jefferson St. 53202
414/276-1533 Tr$11 Mil
Ron J. Clayton, VP&TO
Audrey A. Thomson, AsstVP&TOpO

FIRST INTERSTATE TRUST COMPANY OF WISCONSIN
6130 W. National Ave. 53214
414/224-4556 Tr$500 Mil
(Trust Office of First Interstate Trust Company of Wisconsin, Sheboygan)
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DisBrkg: Richard Gieringer, AcctExec
PersTr,EmplBen: Margaret Pauly, TO
PersTr: Karen Cohen, AsstVP

FIRST WISCONSIN TRUST COMPANY (T)
P.O. Box 2054 53201
414/765-5000 Tr$3.54 Bil
(Affiliated with Firstar Corporation with Trust Units in Eau Claire, Madison, Oshkosh & Sheboygan, WI; West Palm Beach FL, Phoenix, AZ, Oak Brook Terrace, Napierville, IL & Stillwater, MN. Trust Service Offices in Appleton, Fond du Lac, Green Bay, Minocqua, Wausau & Wisconsin Rapids, WI)
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Admin: Lee G. Wolcott, VP
FinPlng: Philip A. Hardacre, VP
CorpTr,EmplBen: Michael J. Bills, FVP
TrInv: Jackson A. Kirk, Jr., FVP
TrOpers: Marvin R. Anderson, FVP

KILBOURN STATE BANK
6055 W. Lisbon Ave. 53210
414/871-8200
Hd: Roger Kraemer, VP&TO
Trevor A. Harder, Pres&TO

MARSHALL & ILSLEY TRUST COMPANY
P.O. Box 2035 53201
414/765-8200
(Trust Service Offices in Beloit, Madison, Marshfield, Racine, Rhinelander, Stevens Point, Superior, Watertown & Wausau)
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EmplBen: Morry L. Birnbaum, VP
TrInv,PersTr,EmplBen: William J. Gumerman, VP
PersTrAdmin: Robert W. Mitchell, VP
Coun/PersTrSls: James F. Duca, VP

MILWAUKEE WESTERN BANK
Capitol Dr. at 60th St. 53216
414/442-5800 Tr$25 Mil
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Margaret M. Crawford, AsstVP&TO
TrInv: Richard A. Sachs, Pres&ChmBd

WISCONSIN (Cont'd)

Minocqua

FIRST WISCONSIN TRUST COMPANY
54548
(Trust Service Office at First Wisconsin Bank of Minocqua)
Gary R. Ratts, AsstVP

Mondovi

BANK OF MONDOVI
54755
715/926-4234 Tr/u$1 Mil
Hd: Mrs. Peggy L. Serum, VP&TO

Monroe

BANK ONE WISCONSIN TRUST COMPANY, NA
1717 10th St. 53566
608/328-4038 Tr$2.5 Bil
(Trust Office of Milwaukee)
Hd: Larna L. Blum, AsstVP
FIRST NATIONAL BANK
P.O. Box 98 53566
608/328-5160 Tr$39 Mil
Hd: Robert P. Smith, SrVP&SrTO
Lowell A. Rautmann, TO
Lydia M. McMicken, AsstTO

Mt. Hope

M&I LANCASTER STATE BANK
Main St. 53816
608/988-4512
(Branch of Lancaster)
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TrOpers: Mary E. Walker, TO

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(Trust Offices in Appleton, Clintonville, Kimberly & Neenah)
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CorpTr: Mary L. Scheffler, AsstVP&TO
TrInv: Neil T. Braun, VP&TO
ComTrF: Kenneth J. Brusda, VP&TO
EmplBen: Richard F. Harding, VP&TO
TrOpers: Ann G. Mrotek, TOpO
Nb: David C. Tans
TDP: Susan G. Barnes
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1055 Winneconne Ave. 54725-3500
414/725-3053
(Trust Office of First National Bank at Neenah)
Michael Mahlik, TO
BANK ONE WISCONSIN TRUST COMPANY, NA
111 E. Wisconsin Ave., P.O. Box 789 54956
414/727-3260 Tr$2.5 Bil
(Trust Service Office of Milwaukee)
Hd: Joseph E. McGrane, SrVP&Mgr

New London

BANK ONE WISCONSIN TRUST COMPANY, NA
113 N. Water St., P.O. Box 268 54961
414/982-3300 Tr$2.5 Bil
(Trust Service Office of Milwaukee)
Hd: Joseph E. McGrane, SrVP&Mgr

Oshkosh

BANK ONE WISCONSIN TRUST COMPANY, NA
300 N. Main St., P.O. Box 680 54902
414/231-6610 Tr$2.5 Bil
Hd: Thomas J. Regan, VP
FIRST WISCONSIN NATIONAL BANK
111 N. Main St., P.O. Box 2448 54901
414/424-4270 Tr$220 Mil
Hd: David R. Krumrei, 1stVP
Prob: Peter A. Rogers, AsstVP
PersTr: Dale W. Sonnenberg, AsstVP
Sandra A. Noe, TO
Amy Wigdale, TrAdm
Bryan Wycoff, TrAdm
EmplBen: Steven J. Perlewitz, TO
Trinv,ComTrF: Steve Hooyman, PtfolMgr
TrOpers: Sue Stryzewski
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(Operating at Valley Bank Oshkosh)
P.O. Box 948 54902
414/236-5315 $Tr$737 Mil
(Trust Office of Valley Trust Co. Appleton)
OffMgr,CorpTr: Thomas Chase, VP
PersTr: Mary Beth LeMere, AsstVP

Platteville

FIRST NATIONAL BANK OF PLATTEVILLE
170 W. Main St. 53818
608/348-7777 Tr$5.5 Mil
Hd: Nancy A. Boudreau, Pres
Polly L. Hauser, CPF,AsstVP
MOUND CITY BANK
25 E. Pine St., P.O. Box 263 53818
608/348-2685 Tr$3.4 Mil
Hd,PersTr,CorpTr: Robert J. Just, Jr., Pres&TO
PersTr: Michael D. Moran, AsstTO&AsstCsh

Port Washington

PORT WASHINGTON STATE BANK
P.O. Box 176 53074
414/284-4416 Tr$10 Mil
Hd: F. M. Metz, SrVP&TO

Prairie Du Chien

PEOPLES STATE BANK
(Service Office of La Crosse Trust Co., La Crosse)

Princeton

FIRST WISCONSIN NATIONAL BANK OF PRINCETON
102 Pearl St. 54968
414/295-6586
(Service Office of First Wisconsin National Bank, Sheboygan)
Thomas Armstrong, VP&TO

Racine

BANK OF ELMWOOD
2704 Lathrop Ave. 53405
414/554-5321
(Trust Services provided by First National Bank of Kenosha)
M. Lee Hosman, AsstVP&TO
BANK ONE WISCONSIN TRUST COMPANY,NatAssn
500 Wisconsin Ave., P.O. Box 221 53401
414/633-8201 Tr$2.5 Bil
(Trust Service Office of Milwaukee)
Hd: A. Daniel Oderkirk, VP&Mgr
FIRST BANK SOUTHEAST NatAssn
3525 Rapids Dr. 53404
414/886-3000
Ron J. Clayton, VP&TO
Audrey A. Thomson, AsstVP&TOpO
JOHNSON HERITAGE TRUST COMPANY
4041 N. Main St., Caller No. 2012 53401
414/639-4977
(Trust Service Offices in Janesville & Kenosha)
Hd: B. W. Salome, Pres&CEO
PersTr: Steven G. Gabriel, SrVP&TC
EmplBen: Robert B. Schneider, SrVP&TO
TrOpers: Michael J. Markiewicz, TOpO
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P.O. Box 2035 53401
414/637-4411
Sharon A. Kubica, VP

Reedsburg

THE REEDSBURG BANK
P.O. Box 90 53959
608/524-8251 Tr$9 Mil
Hd: Sharon L. Braun, TO
Edward J. Miller, VP&AsstTO
Carol Weinke, AsstTO

Rhinelander

MARSHALL & ILSLEY TRUST COMPANY
(Trust Service Office at M&I Merchants Bank)
7 N. Brown St. 54501
715/369-3000
VALLEY TRUST COMPANY
(Operating at Valley First National Bank of Rhinelander)
P.O. Box 677 54501
715/362-6900 Tr$737 Mil
(Trust Office of Valley Trust Co., Appleton)
OffMgr: Thomas C. Chase, VP

Ripon

VALLEY TRUST COMPANY
(Operating at Valley First National Bank of Ripon)
P.O. Box 420 54971
414/748-7878 Tr$737 Mil
(Trust Office of Valley Trust Co., Appleton)
OffMgr: Thomas C. Chase, VP
PersTr: Doloris A. Lodwig, TO

Sauk City

VALLEY TRUST COMPANY
(Operating at Valley Bank, Sauk Prairie)
P.O. Box 638 53583
608/643-8591 Tr$737 Mil
(Trust Office of Valley Trust Company, Appleton)
OffMgr: Joan Burke, VP

Seymour

BANK ONE WISCONSIN TRUST COMPANY, NA
222 S. Main St. 54165-0038
414/833-2365 Tr$2.5 Bil
(Trust Service Office of Milwaukee)
Howard C. Williams, VP&Mgr

Shawano

VALLEY TRUST COMPANY
(Operating at Valley Bank of Shawano, N.A.)
P.O. Box 270 54166
715/526-6101 Tr$737 Mil
(Trust Office of Valley Trust Co., Appleton)
OffMgr: Thomas C. Chase, VP

Sheboygan

FIRST INTERSTATE TRUST COMPANY OF WISCONSIN
636 Wisconsin Ave., P.O. Box 171 53082-171
414/459-2070 Tr$500 Mil
(Regional Trust Offices in Appleton, Eau Claire and Milwaukee. Trust Services at all other First Interstate Bank locations by appointment)
Hd: Eldon L. Bohrofen, Pres
Al Garson, ExecVP
Dennis Ohl, SrVP&RegMgr
Sandra Sachse, VP-Cont
PersTr: Allan Jurss, VP
Wesley Vander Weele, VP
Nancy Ruggles, TO
Charles Beneaum, TO
Teri Strub, TO
EmplBen: Randall Sneller, VP
CorpTr: Mari Lindner, CTO
Mktg: Margaret E. Martin, AsstVP
TrInv: Michael J. Millhouse, VP
David Nelson, SrTrInvO
Helen Ploetz, TrInvO
DisBkrg: Denise Strand, Mgr

FIRST WISCONSIN NATIONAL BANK OF SHEBOYGAN
605 Plaza 8 53081
414/459-6920 Tr$320 Mil
(Trust Offices in Grafton State Bank, Grafton; First Wisconsin Bank of Manitowoc, Manitowoc & First Wisconsin National Bank of Princeton, Princeton & First Wisconsin Bank of Two Rivers, Two Rivers)
Hd: Donald M. Meier, SrVP&MngSrTO
PersTr: Ronald G. Chinnock, VP&TO
TrInv: James E. Raffel, SrVP&TrInvO
EmplBen: Robert H. Foster, VP&TO
TrOpers: Warren Wieser, VP&Csh
Nb: Tom Armstrong, VP&TO

Sparta

FIRST BANK OF SPARTA
(Service Office of La Crosse Trust Co., La Crosse)

UNION NATIONAL BANK & TRUST CO.
P.O. Box 249 54656
608/269-6737
Hd: John R. Wall, Pres&TO

Stevens Point

BANK ONE WISCONSIN TRUST COMPANY, NA
1045 Main St., Box A 54481
715/345-8841 Tr$2.5 Bil
(Trust Service Office of Milwaukee)
Marvin R. Wimmer, VP&Mgr

MARSHALL & ILSLEY TRUST COMPANY
(Trust Service Office at M&I Bank of Stevens Point)
P.O. Box 2035 53201
715/344-5100
William A. Diedrich, VP
Robert F. Penn, VP
Donald A. Jarek, VP

Sturgeon Bay

BANK OF STURGEON BAY
P.O. Box 9 54235
414/743-5551 Tr$30 Mil
Hd: Paul Wichmann, TO

Sun Prairie

BANK OF SUN PRAIRIE
P.O. Box 29 53590
608/837-4511 Tr$22 Mil
Hd: Kurt Kniess, TO
Alan Sebranek, AsstTO

VALLEY TRUST COMPANY
(Operating at Valley Bank, Sun Prairie)
P.O. Box 109 53590
608/837-7373 Tr$737 Mil
(Trust Office of Valley Trust Company, Appleton)
OffMgr: Joan Burke, VP

Superior

MARSHALL & ILSLEY TRUST COMPANY
(Trust Service Office at M&I First National Bank of Superior)
P.O. Box 2035 53201
715/394-6611

NATIONAL BANK OF COMMERCE
1127 Tower Ave. 54880
715/394-5531
Hd: Joel S. Gates, Jr., Chm&TO
TrOpers: Gwen T. Theien, TO

Thiensville

VALLEY TRUST BANK
200 Green Bay Rd. 53092
414/242-1260
(Trust Office of Appleton)
OffMgr: Patrick Brault, VP
Richard Walters, VP

Tomah

FARMERS & MERCHANTS BANK
1001 Superior Ave. 54660
608/372-2126 Tr$18.7 Mil
TrOpers: Janeen K. Jameson, TO
Donald D. Kortbein, TO
Terry L. Winchel, TO
Richard Baumgarten, TO

Two Rivers

FIRST WISCONSIN BANK OF TWO RIVERS
(Trust Service Office of First Wisconsin Bank, Sheboygan)
1516 Washington St. 54241
414/793-5279
Thomas Armstrong, VP&TO

Union Grove

COMMUNITY STATE BANK
1201 Main St., P.O. Box 66 53182
414/878-3763
Hd: Randall E. Kreuscher, VP&TO

Watertown

BANK ONE WISCONSIN TRUST COMPANY, NA
500 Main St., P.O. Box 498 53094
414/261-0616 Tr$2.5 Bil
(Trust Service Office of Milwaukee)
Hd: David J. Vetta, VP&Mgr

MARSHALL & ILSLEY TRUST COMPANY
(Trust Service Office at M&I Bank of Watertown)
P.O. Box 2035 53201
414/261-7102
Robert W. Westrick, AsstVP

Waukesha

BANK ONE WISCONSIN TRUST COMPANY, NA
235 W. Broadway, P.O. Box 1615 53186
Tr$2.5 Bil
(Service Office of Milwaukee)
David J. Vetta, VP&Mgr

WAUKESHA STATE BANK
P.O. Box 648 53187
414/549-8541 Tr$54 Mil
Hd: J. Bernard Fiedler, CFP
EmplBen: Ginger Marty
TrOpers: Wendy Florian

Wausau

CITIZENS BANK & TRUST
P.O. Box 59 54402-0059
715/845-4301 Tr$10.0 Mil
Greg Kohnert, VP&TO

FIRST WISCONSIN TRUST COMPANY
(Trust Service Office at First Wisconsin National Bank of Wausau)
P.O. Box 2047 54401
715/848-3833
John F. Hell, TO
Gary R. Ratts, AsstVP

MARSHALL & ILSLEY TRUST CO.
500 3rd St. P.O. Box 209 54402
715/845-3121
(Trust Service Office at M&I First American National Bank)
Hd: Gerald Riskey, VP
TrInv: Don K. Smith
EmplBen: James E. Schremp, TO
Nb: Sandra J. Hoenisch

West Bend

BANK ONE WISCONSIN TRUST COMPANY, NA
801 W. Washington St., P.O. Box 557 53095
414/338-2111 Tr$2.5 Bil
(Trust Service Office of Milwaukee)
Hd: C. Brad Zulke, VP&Mgr

M&I FIRST NATIONAL BANK
P.O. Box 1980 53095
414/338-0611
Hd,CorpTr: R. T. Stephenson, SrVP&TO
PersTr: W. Dirk Hausmann, VP&TO
TrInv,ComTrF: R. W. Schwenkner, VP&TO
EmplBen: M. F. Hron, VP&TO
TrOpers: M. A. Kandel, AsstVP&TOpO

Whitewater

COMMERCIAL BANK
200 S. Fremont St. 53190
414/473-5531
Jon D. Kachel, VP&TO

THE FIRST CITIZENS BANK
207 W. Main St. 53190
414/473-2112 Tr$6 Mil
Hd: James Caldwell, TO
Mardell A. Winter, TO

Wisconsin Rapids

COMMUNITY STATE BANK
(Service Office of La Crosse Trust Co., LaCrosse)

FIRST WISCONSIN TRUST COMPANY
(Trust Service Office at First National Bank of Wisconsin Rapids)
311 W. Grand Ave. 54494
715/424-1780
John F. Hell, TO

WOOD COUNTY TRUST COMPANY
181 2nd St. S., P.O. Box 99 54494
715/423-7600 Tr$95 Mil
Hd,TrInv: John L. Moffat, Pres
PersTr: Linda Bender
EmplBen: Thomas W. Cahill, VP&TO
TrOpers: Sandy Reinwand

Woodruff

VALLEY TRUST COMPANY
(Operating at Valley Bank at Minocqua/Woodruff)
P.O. Box 1140 54568
715/356-9511 Tr$737 Mil
(Trust Office of Valley Trust Company, Appleton)
OffMgr: Thomas C. Chase, VP

WYOMING

Buffalo

FIRST NATIONAL BANK
P.O. Box 400 82834
307/684-2211 Tr$5 Mil
Hd: George Schafer, Comp&TO
Wendy Martin, AsstTO

WYOMING BANK & TRUST CO.
P.O. Box 950 82834
307/684-2201 Tr$102 Mil
Hd: Donald P. Kraen, Pres

Casper

WYOMING NATIONAL BANK CASPER
P.O. Box 2799 82602
307/266-1100 Tr$131 Mil
Hd: Don W. Guerttman, SrVP&SrTO
PersTr: James R. Watson, VP&SrAdmO
Dick Munroe, VP&TO
Dory Graf, TO
CorpTr: Pam Snell, AsstVP
TrInv,ComTrF: Greg Boal, IO
EmplBen: Kari Hix, AsstVP
TrOpers: Richard Filbert, TO
Nb: Thomas A. Ward, Jr., VP

★Cheyenne

AMERICAN NATIONAL BANK
1912 Capitol Ave., P.O. Box 1528 82001
307/634-2121 Tr$45 Mil
Hd,PersTr,CorpTr,TrInv: Mickey Zanoni, SrVP&SrTO
PersTr,TrOpers: Delores Mayorga, VP&TO

KEY BANK OF WYOMING
Trust Division
18th & Carey Ave. 82001
307/634-5961 Tr$55 Mil
Hd: R. Scott Murdock, SrVP&TO
PersTr: Doris Wagner, TO
CorpTr: Michael E. Bohl, VP&TO
TrOpers: Arlene J. Hamm, VP&TO

WYOMING NATIONAL BANK
P.O. Box 1[illegible] 82003
307/634-33[illegible] Tr$104 Mil
Hd,Nb: N[illegible] M. Severinson, VP&SrTO,Mgr
PersTr: LeRoy Harvey, VP&TO
CorpTr,TrOpers,TDP: Denise Morrison, TOpO
TrInv,ComTrF: Don Rosenstein, IO
EmplBen: B. Nevling Clune, EBO

Cody

FIRST WYOMING BANK-CODY
P.O. Box 2750 82414
307/587-2243 Tr$19 Mil
Hd: M. D. Ellis, TO
PersTr: L. M. Reidel, TO

Douglas

CONVERSE COUNTY BANK
P.O. Drawer 689 82633
307/358-5300 Tr$18 Mil
Hd: Keith E. Cowden, VP&TO
Richard Cuthbertson, TO

Gillette

FIRST INTERSTATE BANK OF COMMERCE
P.O. Box 3004 82716
307/687-4470
(Branch of Sheridan)
Hd: James A. Dykes, VP&TO
TrOpers: Delores Warfield, TO

Jackson

JACKSON STATE BANK
P.O. Box 1788 83001
307/733-3737 Tr$2 Mil
Hd: Virginia Radford

Kemmerer

KEY BANK OF WYOMING
801 Pine Ave. 83101
307/877-4441 Tr$4.5 Mil
T. Mark Mickelson, Pres,CEO&TO
Mae Jean Julian, VP&TO

Lander

CENTRAL BANK & TRUST
P.O. Box 69 82520
307/332-4730 Tr$1 Mil
EmplBen,TrOpers: Bill VonHoltum, Pres

Laramie

FIRST INTERSTATE BANK OF LARAMIE,NatAssn
221 Ivinson Ave., P.O. Box 1307 82070
307/745-4874, Ext. 257 Tr$13 Mil
Hd: Gordon Jenkins, Pres

FIRST WYOMING BANK,N.A.-LARAMIE
P.O. Box 160 82070
307/745-8881 Tr$6 Mil
Hd: Dick Van Pelt, Pres&TO
PersTr,CorpTr,TrInv,EmplBen,Nb: Michael E. Bohl, AsstTO
TrOpers,TDP: Emma Krafczik, AsstTO

Powell

AMERICAN NATIONAL BANK
P.O. Box 1007 82435
307/754-2283 Tr$1 Mil
Hd: Allan Parmohlen, Pres
J. M. Peterson

Rawlins

RAWLINS NATIONAL BANK
P.O. Box 100 82301
307/324-2203 Tr$9.0 Mil
Hd: Jeff R. Thorpe, VP

Rock Springs

ROCK SPRINGS NATIONAL BANK
P.O. Box 880 82902-0880
307/362-8801 Tr$1 Mil
Clarence Samuels, VP
Hd,CorpTr,TrInv,ComTrF,EmplBen,Nb: John W. Hay, Jr.
TrOpers: James M. Bastalich, TO
TDP: Jack K. Robertson, AsstTO

Sheridan

FIRST INTERSTATE BANK OF COMMERCE
P.O. Box 2007 82801
307/674-7411 Tr$135 Mil
(Branch in Gillette)
Hd: Robert L. Ferril, TO
TrOpers: Mary Lou Sare, TrAdmO

KEY BANK OF WYOMING
Trust Division
P.O. Box 9000 82801
307/674-4411 Tr$30 Mil
Hd: James Sparks, VP&TO

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(City) (State)

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Signed: ______________________

Name: ______________________ Title ______________________

CANADIAN TRUST INSTITUTIONS

For reader convenience, the following alphabetical listing shows the provinces in which head offices are located. Each head office lists cities in which branches are located. Branches are not listed separately.

ALBERTA

Calgary

COMMERCIAL TRUST CO., LTD.
#400, 407-8th Ave. S.W. T2P 1E5
403/262-3017 Tr$194 Mil
Hd: Thomas S. Dobson, Pres

Edmonton

HERITAGE SAVINGS & TRUST CO.
10162 100 St. T5J OP5
40¾21-7771
Hd: John S. Davediuk, VP-TrSvcs

NORTH WEST TRUST CO.
Toronto Dominion Tower, 18th Fl.
10205-101 ST., T5J 4R1
40¾29-9300 TR$725 Mil
(Branches In Alta: Calgary, Camrose, Edmonton, Lethbridge, BC: New Westminster, Vancouver, Victoria; Man: Winnipeg; Sask: Regina, Saskatoon, Yorkton)

Lethbridge

CENTRAL TRUST COMPANY
506 4th Ave., S. T1J 0N5
403/320-1233
Hd: R. G. Thompson, Mgr

BRITISH COLUMBIA

Vancouver

FIRST CITY TRUST CO.
777 Hornby St. V62 1S4
604/688-9421 Tr$3 Bil
(Branches in Alta: Calgary, Edmonton; BC: Vancouver, Victoria; Alberta: Calgary, Edmonton; Man: Brandon, Winnipeg; NS: Halifax; Ont: Brampton, Brantford, Burlington, Guelph, Hamilton, Kitchener, London, Ottawa, St. Catherine's, Toronto, Windsor; Que: Montreal; Sask: Regina & Saskatoon)

PRENOR TRUST COMPANY OF CANADA
2118 W. 41st Ave. V6M 1Z1
604/263-2787 Tr$154 Mil
(Branches in Alta: Calgary; BC: Vancouver-Downtown & Kerrisdale, N. Vancouver, W. Vancouver, Victoria; Man: Winnipeg; Sask: Saskatoon; Que: Montreal; NS: Halifax, Wolfville, Middleton, Yarmouth)
Hd,TrOpers,PersTr,Nb: John B. Meyer
CorpTr,EmplBen: Sharon Kroeker
TDP: Elizabeth Lloyd

MANITOBA

Winnipeg

CORONET TRUST
104-386 Broadway R3C 0V6
204/944-8758 Tr/a$1 Mil
Hd: Mrs. Ester Sinrson, Mgr
R. D. Evans, Pres

INVESTORS GROUP TRUST CO., LTD.
447 Portage Ave. R3C 3B6
204/956-8492 Tr$6.6 Bil
Hd: C. F. Schmidt
TrInv,ComTrF: R. E. Archer
EmplBen,Nb: J. L. Penner
TrOpers: M. Proch

NOVA SCOTIA

Halifax

CENTRAL GUARANTY TRUST COMPANY
1801 Hollis St., 20th Fl. B3J 3C8
902/420-2000
(Branches in Alta: Calgary; BC: Vancouver, Victoria; Man: Winnipeg; NB: Fredericton, Moncton, Saint John; NS: Halifax; Ont: London, Ottawa, Toronto, Windsor; Quebec: Montreal; Sask: Regina; BEDS: Luton)
Hd: James P. McClocklin, ExecVP
Hd,ConSvcs: S. Stewart, SrVP
Hd,PersFinSvcs,TrOpers: R. A. Thompson, VP
PersFin,InvSvcs,TrOpersTDP: J. J. Cameron, AsstVP
ClntSvcs,CorpTr: W. E. Brolly, VP
TrInv: A. Heginbottom, VP
Sls,CorpSvcs: D. Wannamaker, VP-PenSls
PersTr: G. H. Eby, VP
ComTrF: C. Tindall, AsstVP-PersTr
Nb: Brian Eckel, SlsMgr-PersTr

Discretionary Trust Assets: This figure should reflect the market value of employee benefit, personal trusts, estates, and managed agencies over which each institution exercises investment discretion as reported to the F.D.I.C. on the "Annual Report of Trust Assets".

ONTARIO

Toronto

CANADA TRUST CO.
320 Bay St. M5H 2P6
416/361-8500 Tr$5.75 Bil
(Branches in Alta: Calgary, Edmonton; BC: Vancouver, Victoria; Man: Winnipeg; NB: Saint John; Nfld: St. John's; NS: Halifax; Ont: Brantford, Hamilton, Kitchener, London, Ottawa, Toronto, Windsor; Woodstock; PEI: Charlottetown; Que: Montreal; Sask: Regina, Saskatoon)
TrSvcs: J. H. Speake, ExecVP
C. J. Stringer, VP
PersTrSvcs,ComTrF: S. Murray, AsstVP
TrInv: F. Burgess
PensTrSvcs V. Clive, AsstVP
CorpTr: P. A. Aeilom, VP
TrOpers: C. J. Stringer
NatlSls,TrSvcs,Nb: P. C. Elcombe, VP
TDP: G. Plumske

THE CANADA TRUST CO.
110 Yonge St. M5C 1T4
416/869-6267
Mgr: Tom Gregoriades

CENTRAL GUARANTY TRUSTCO
366 Bay St. M5H 2W5
416/975-4500
(Over 160 branches across Canada including branches in Alta: Calgary; BC: Vancouver, Victoria; Man: Winnipeg; NB: Fredericton, Moncton, St. John; NS: Amherst, Halifax; Ont: London, Ottawa, Toronto, Windsor; Que: Montreal; Sask: Regina)
Hd,ConsSvcs: R. W. Crecelius, ExecVP-ConsumerSvcs
Hd,PersFinSvcs: R. A. Thompson, VP-PenSvcs
PersFin&InvSvcs,TrOpers: J. J. Cameron, AsstVP-PenOpers
ClntSvcs: W. E. Brolly, VP-CorpTrSvcs
TrInv: A. Heginbottom, VP-TrInv
Sls,CorpSvcs: Douglas Wannamaker, VP-PenSls
TrDeptHd: J. P. McClocklin, ExecVP-TrSvcs
PersTr: G. H. Eby, VP-PersTrSvcs
CorpTr: W. E. Brolly, VP-CorpTrSvcs
TrInv: A. Heginbottom, VP-TrInv
ComTrF: C. Tindall, Mgr-PersTr
TrOpers: R. A. Thompson, VP-PenSvcs
Nb: Brian Eckel, SlsMgr/PersTrSvcs
TDP: J. J. Cameron, AsstVP-PenOpers

GENERAL TRUST CORPORATION OF CANADA
120 Adelaide St. West M5H 3Y3
416/867-3200 Tr$325 Mil (Book)
(Branches in Ont: Barrie, Hamilton, London & Toronto)
Hd,PersTr,CorpTr,TrInv,ComTrF,EmplBen: R. A. Chamilliard, AsstVP
TrOpers,Nb: Terry J. Finn, TrDevO

THE INTERNATIONAL TRUST COMPANY
Royal Bank Plaza, N. Tower
P.O. Box 75 M5J 2J2
416/865-0515 Tr$4.2 Bil
Hd: J. Matthews, Pres
TrInv,ComTrF,EmplBen: Sheldon Shaye, VP
TrOpers,TDP: T. Edward, VP
Nb: B. H. Cope, VP
Charles Gunn, VP

ONTARIO (Cont'd)

Toronto (Cont'd)

NATIONAL TRUST
21 King Street M5C 1B3
416/361-3611 Tr$39.6 Bil
(Branches in Alta: Calgary, Camrose, Edmonton, Lethbridge & Red Deer; BC: Vancouver, Burnaby, Kamloops, Richmond, Victoria; Man: Winnipeg; Sask: Regina & Saskatoon; Ont: Ajax, Alliston, Arnprior, Aylmer, Barrie, Belleville, Bowmanville, Bramalea, Brampton, Brantford, Brockville, Burlington, Cannington, Chatham, Cobourg, Collingwood, Exeter, Fonthill, Goderich, Guelph, Hamilton, Hanover, Huntsville, Kincardine, Kingston, Kitchener, Leamington, Lindsay, Listowel, London, Markham, Meaford, Milton, Mitchell, Mississauga, Mount Forest, Newmarket, North Bay, Orangeville, Orillia, Oshawa, Ottawa, Owen Sound, Pembroke, Peterborough, Pickering, Port Credit, Port Elgin, Renfrew, Richmond Hill, St. Catharines, St. Marys, Sarnia, Scarborough, Simcoe, Smiths Falls, Stratford, Thorold, Tillsonburg, Toronto, Trenton, Wallaceburg, Waterloo, Whitby, Windsor & Woodstock; Que: Montreal; Nova Scotia: Halifax)
Hd: B. V. Mehlenbacher, Pres&CEO
ComTrF: T. M. Kalvik, SrVP-CorpSvcs
PersTr: W. J. Switzer, SrVP-PersFinSvcs
CorpTr: B. M. Fedoryk, VP-CorpSvcs
TrInv: J. S. Payzant, SrVP-Inv&Treas
EmpBen: Paul Lewis, VP-EmplBen
TrOpers: Tony Kalvik, SrVP-CorpTrSvcs
TDP:John Ambrose, GVP-StrategicPlng&Auto

PREMIER TRUST CO.
1155 Yonge St. M4T 1W2
416/964-1124
Hd: Bryan V. Mehlenbacher, Pres&CEO

ROYAL TRUST CORPORATION OF CANADA
Executive Office
Royal Trust Tower
P.O. Box 7500 Station A M5W 1P9
416/864-7000
(Branches in Alta: Calgary, Edmonton, Lethbridge, Medicine Hat, Red Deer; BC: Kamloops, Kelowna, Nanaimo, Vancouver, Victoria, Man: Winnipeg; NB: Fredericton, Moncton, Saint John; Nfld: St. John's; NS: Halifax; Ont: Belleville, Brantford, Burlington, Cambridge, Chatham, Forest, Guelph, Hamilton, Kingston, Kitchener, Leamington, London, Niagara Falls, Mississauga, Oakville, Oshawa, Ottawa, Peterborough, Petrolia, St. Catharines, St. Thomas, Sarnia, Sault St. Marie, Strathroy, Thornhill, Thunder Bay, Toronto, Waterloo, Windsor, Woodstock; PEI: Charlottetown; Sask: Regina, Saskatoon)
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Charles F. Macfarlane, SrVP-PFS
TreasCorpLend: Ian A. C. McCallum, SrVP-CFS
ChRepJapan: G. Roger Otley, SrVP-CFS
Human Resources: Wayne Johnson, VP
Mktg: Paul F. Starita, SrVP-PFS
PersCredit: Philip A. Armstrong, VP-PFS
IntnTreasLend: M. Milne Breakwell, VP-CFS
Pacific Reg: John A. Burleton, VP-PSF
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Dist Ruth Corbin, VP
Inv:John Crane, VP
Mid-WesternReg: Sam G. Cukierman, VP-PSF
PacificReg: Douglas J. Dersch, VP-CFS
AtlanticReg: Robert C. Hain, VP-PFS
CorpInvAssocs: Stephen J. Donihee, VP-CFS
DepositSvcs: John R. Doken, VP
CorpAcctg: James A. C. Ferenbach, VP
Cont: A. (Tony) Flynn, VP
PvtBnkg: Carol Goodwin, VP
Bnkg&MktgSvcs: Cellie C. Gonsalves, VP-PFS
CentOntReg: William D. Gordon, VP-PFS
WesternReg: Robert Hamilton, VP-CFS
EasternOntReg: John E. Harley, VP-PFS
LendOpers: Jacques G. Lebeuf, VP-PFS
CorpLend,Western Canada: Carl J. Marosits, VP-CFS
AlbertaReg: David S. Mellor, VP-PFS
PvtBnkg: Ivar E. R. Mills, VP
CorpLend: D. F. (Ted) Milner, VP
CorpTrSvcs: Donald P. Moroz, VP-CFS
EnterpriseCap: Patrick Nakagawa, VP-CFS
AgentDistr: Steven C. Pozel, VP
Card Oper: E. Paul Rosati, VP
PersTr,Admn: Thomas Nelson, VP-PFS
Sls: Jane A. Milner, VP-PFS
CorpSuppSvcs: Robert M. Smythe, VP-PFS
WesternOntReg: Ian D. Sneddon, VP-PFS
GpBen: Lyn Statlen, VP-CFS
Mktg: Arnold H. Stoller, VP-PFS
Sales: Mary Taylor, VP-CFS
Treasury: Richard P. Vaillancourt, VP-CFS
SystemsDev: Mike A. Velshi, VP-PFS
CorpTrRelations: George Wiebe, VP-CFS
CorpSec: Nicolas W. R. Burbidge
PFS: Personal Financial Services
CFS: Corporate Financial Services

ROYAL TRUSTCO LIMITED
National and Executive Offices
Royal Trust Tower
P.O. Box 7500 Station A M5W 1P9
416/864-7000
Subsidiaries in Canada: The Royal Trust Company, Montreal; Royal Trust Corporation of Canada, Toronto; The Royal Trust Company Mortgage Corporation, Toronto; Royal Trust Energy Corporation Calgary. Subsidiaries Overseas: Royal Trust Bank, Royal Trust International, Royal Trust Asset Management Holdings (U.K.) Limited, Royal Trust Bank (Isle of Man), Royal Trust Bank (Jersey) Limited, Royal Trust Bank (Switzerland), Royal Trust Asia Limited, Royal Trust Merchant Bank Limited, RT Securites B.V.
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Opers: David R. Cooper, SrVP-InsSvcs
Opers: David W. S. Dunlop, SrVP-CFS
ChFinO: Barry A. Henstock, SrVP
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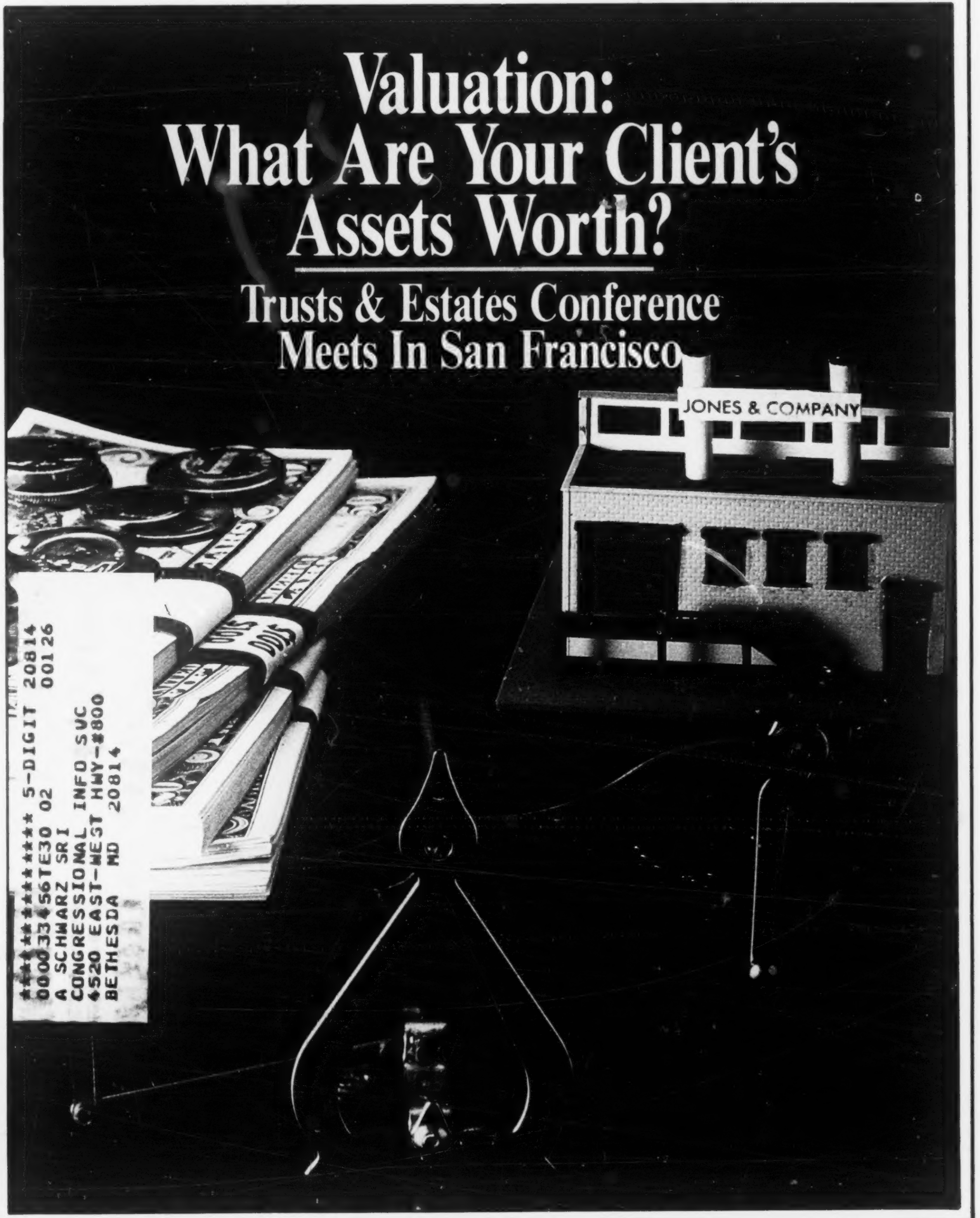

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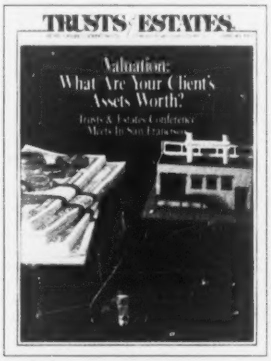

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Valuation: What Are Your Client's Assets Worth?

Trusts & Estates Conference Meets In San Francisco

COVER

Determining what a client's assets are worth in a free and open market takes both skill and creativity on the part of the estate planner. Photo By Jos. Palmieri, Augusta, NJ.

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BPA

Commentary

An Opportunity For a Liberal Education In Estate Planning

When I was in high school, an inspirational teacher told me that to achieve a liberal education you had to know a little about everything and a lot about one thing in particular. With that in mind, it is our pleasure this month at TRUSTS & ESTATES to offer you an opportunity for a liberal education in estate planning and administration.

The one thing in particular on which we will concentrate this month is valuations. This month's features discuss practical techniques and approaches for valuing closely held business interests, small oil and gas interests, partnership interests, and issues related to employee stock option plans.

In addition, there is a review of the new IRC Sec. 7520, which calls for redetermination of the applicable interest rates every month resulting in an entirely new system for valuing life estates, remainders and annuities.

To fulfill the second part of the equation and learn a little about everything in this rapidly changing field, we offer you the chance to attend the 1st Annual TRUSTS & ESTATES Conference on Estate Planning, which is being held this month in San Francisco. (See details starting on page 10.) There, nationally recognized experts in the field of estate planning and administration will discuss and answer questions on Sec. 2036(c) and its impact on closely held businesses, fiduciary income taxation, the prudent investor rule, marital deduction planning for non-citizen spouses, disclaimers, S-corporation planning, malpractice and other recent developments. We will even have what promises to be a very exciting presentation on public speaking for estate planners.

Also in this month's issue, we conclude the two-part series on BEI Golembe's trust research project. This second part addresses pricing and performance.

We hope you will find this month's issue very useful and we hope to see you in San Francisco.

New Study Seeks Successful Strategies For The '90s

Study identifies the state of the trust industry today, current and anticipated trends and possible ways to excel in the coming decade

By **MARY M. MILLER**

EDITOR'S NOTE: This is the second part of a two-part report on a recently completed study entitled "Seeking Successful Strategies: Articulating An Agenda for the 1990's," which was conducted by BEI Golembe. It was conceived as a means to identify the state of the trust industry today, current and anticipated trends and strategies to succeed in the coming decade. This second part addresses pricing and performance.

Trust services are valuable because of their depth, scope and benefits. However, most trust organizations have not priced their services in accordance with their value, resulting in the offering of "priceless advice" for a very low fee.

Not only is the presentation of trust products/services confusing, current trust pricing structures and the presentation of those structures are overly complicated and too technical resulting in confusion for the client. In many trust organizations, administrators and sales persons experience difficulty in explaining the rationale for pricing structure and practice. The result for most trust organizations is client confusion.

Historical definitions of account types and use of "legalese" in both product and pricing materials have, in the past, clouded comparisons of offering service between trust and non-trust competitors. In order for trust organizations to effectively market their services, they must make pricing comprehensible, first internally, to trust and other bank employees and, then, externally, to the client.

Trust pricing should be a marketing tool. It should be comprehensive, rational, equitable and easy to articulate. Further it should reflect both the value of and risk inherent in the services. To make pricing comprehensible is to have defined the strategies and structures based on conscious decisions about the services and to be able to explain the rationale internally to client contact personnel and externally to the prospect and client. A clear pricing strategy not only sets the pace for the group but facilitates selling trust services. For example, should you be a price leader or follower? Unbundled or bundled? Component priced (e.g.: using each component of the services processing, investment management and fiduciary management as a building block scheme to distinguish the services)? Muti-fee'd (Administrative base fee, market value fee and/or income fee)? Relationship Priced? Once finished defining the organization's strategy, the structures should be designed to achieve the profit goals balanced by the need to remain competitive. For example, if you want to surpass the 1 percent threshold, is it better to use basis points on administrative fee or an income fee? It is important to determine what message you want your strategy and structures to send. Minimum fees send the message of the account size you wish to attract. Again, I remind you of the message sent by discounting common funds. Trust should never discount fees. They may provide "preferred pricing," but never discounts.

When considering the competition in pricing decisions, most trust organizations compare fees only with other trust organizations and not with non-trust providers of similar services. The responses to the BEI Golembe survey indicated that while 98 percent of personal trust organizations surveyed compared fees with other trust organizations, only 12 percent compared their fees with brokers, 4 percent with insurance companies, and 17 percent with CPAs, attorneys and mutual funds. Trust organizations compete with a wide variety of competitors including brokers, investment managers, insurance companies, mutual funds, attorneys, accountants and more. Both the technical pricing methods and the approach to presenting and disclosing fees vary widely among these competitors making an "apples to apples" comparison difficult.

As a whole, services offered by the trust industry are vastly underpriced compared to fees charged by non-trust competitors for the same level of service. For example, on a $500,000 Investment Management Account, using model portfolio assumptions about the investments and trade activity, the nationwide average trust fee is $4,410, a broker would generate commissions of approximately $7,200, the broker wrap fee would be $15,000, an investment manager would charge $5,500, an investment manager in conjunction with a custodian would cost $7,365 and a mutual fund would have an average fee (if spreading the load fee over five years) of $9,400. And yet these same competitors have, as we have seen, made signif-

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icant inroads into our markets. Their ability to "mask" fees has been our competitive disadvantage. This is an area where industry-wide advertising could enhance our competitive position by disclosing fees and fee tactics of non-bank competitors. The value of the services provided must be recognized by the trust organization itself before its clients can be expected to recognize it. Understanding the value of trust services comes from a deliberate and careful review of the services and pricing of other providers.

A significant number of trust departments still do not incorporate risk in their pricing structures. While our research found that cost was considered to be the most important factor in establishing price, cost is not related to value. Value is a market-driven measure of what price should be. The only role cost should play in that process is to determine the floor below which price should not fall.

Pricing should not be looked at as a one-time isolated event. It should be taken on as an ongoing, well-defined process that starts with overall goals for the organization from senior management, then pulls from the various elements such as cost, competition, value and risk to best represent and execute the goals. Structures should then be developed to best capture the overall strategy and style. Fee levels should be determined and actual pricing practice should execute the overall strategy, style, structure and content. Many organizations will develop an overall strategy and lose out on it in its application with waivers, reversals, discounts and exceptions.

How the accounts are actually priced is a very important element in the process. Additionally, it is important to note that this is an ongoing process. As the goals of the organization change, the strategy will change as will the structures, etc.

Understanding of the process by those who are responsible for explaining pricing to the client is a crucial element in success. Understanding the magnitude of pricing adjustments that are warranted is the only way the adjustments will be accomplished. Education, training and communication are all necessary elements to accomplish the process. Appropriate pricing is crucial to ensure the continued and future delivery of superior services. While pricing adjustments are typically viewed as painful, they should be viewed as a proactive method to "resell" the customer by reinforcing those benefits which we provide.

Trust Performance

One final method of marketing trust services, particularly internally, is to highlight the benefits of trust services to the parent/host through solid contributions to profits. We need to demonstrate to our parent/host that through the trust function they can count on performance. To do so, we need to develop and use performance measures that are directly relevant to the concerns of executive management or shareholders. Credible measures that demonstrate trust's actual and potential contributions to consolidated income and shareholder value need to be applied.

All "for profit" businesses have a common ultimate need: to maximize return to shareholders. In the trust industry, that translates into maximizing the value of the organization by increasing revenues, improving efficiency or by sale and reinvestment in more profitable lines of business.

Most trust organizations are affiliated with commercial banks. Because of pressures on traditional banking profits, the resulting focus on non-banking activities, the market expansion for trust and related securities activities and the expansion of securities powers, trust has the potential to become a more significant segment of the banking industry and the financial services sector on the 1990's. In fact, trust and related securities activities may represent the best hope for the banking industry's long-term profitability. To realize its potential, trust must demonstrate to the audiences that allocate resources and capital that this potential exists.

The special performance measurement challenge to bank-affiliated trust organizations is to demonstrate their current and potential contributions to their host organizations in order to win the internal competition for resources needed for growth in traditional and non-traditional trust and trust-related products and to maximize their contributions to the consolidated company.

The BEI Golembe nationwide survey of trust institutions asked a number of performance measurement related questions. In general, it found an industry that recognizes common measures for internal performance measurement. These measures are, for the most part, measures recommended by Cates and Coughlin. We also found significant differences in the usage of certain measures between large and small trust organizations, significant differences between the perceived importance of certain measures and usage of those measures and, most important, indications that many in the industry use measurement approaches for their host executive managers and shareholders that are directly relevant or that lack credibility with their intended audience.

The most commonly used measure of trust organizational performance is pre-tax profit margin. Our survey listed a number of performance ratios, asked which of them the respondents used, and which they thought would be important in the mid-term. Almost 90 percent of the respondents use profit margin measurement today, compared with only about 58 percent who measure performance based upon either pre-tax income or net income contributed to the parent company. If the primary goal of trust should be to maximize its income and return to its investors, then the industry is missing the mark. It is focusing on a secondary measure, when it should be focusing on income contribution.

The average pre-tax profit margins by product line reported in our survey are shown in Figure 3. Note the extreme differences among products. If the relationships of these profit margins are reasonably accurate, business mix should have a great deal to do with overall trust profit margins.

Figure 4 shows survey reponses to the question, "What is an acceptable profit margin for a high-performance trust organization?" The averages for respondents above and below the survey me-

FIGURE 3
Pre-Tax Profit Margins By Product Line

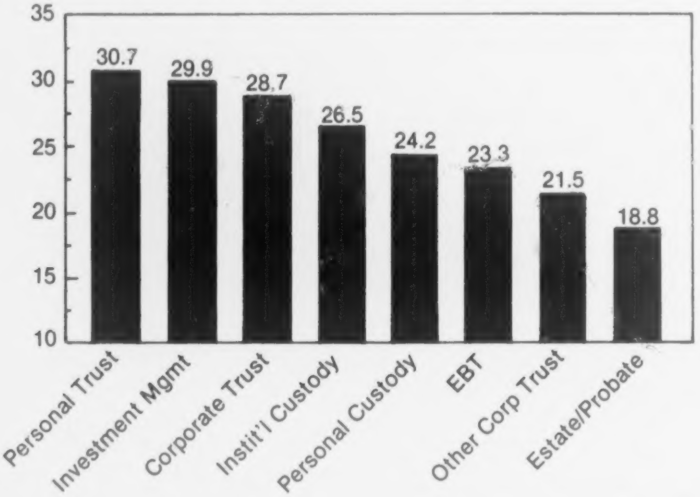
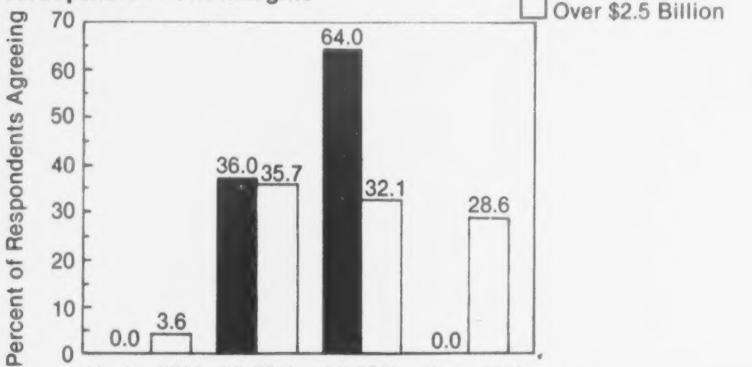


FIGURE 4
Acceptable Profit Margins



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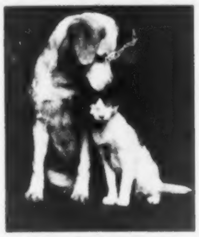

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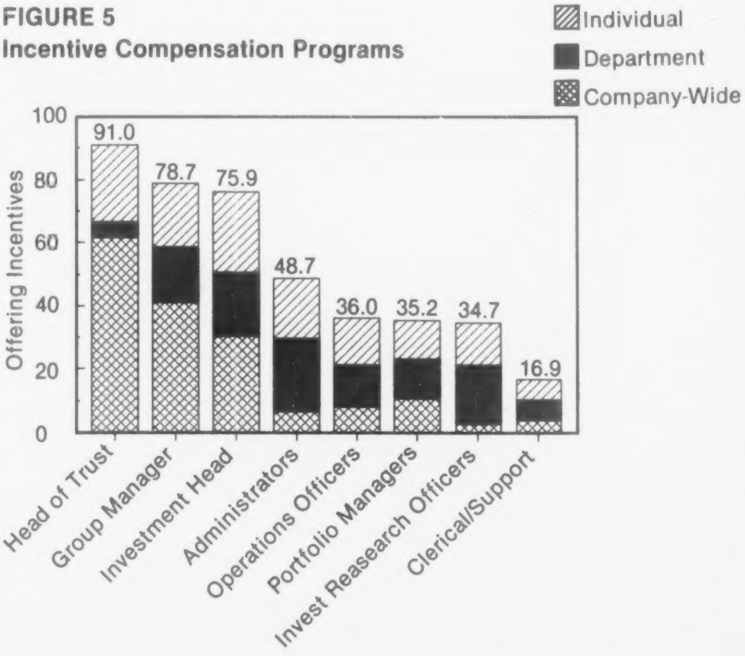
TABLE 1
Product Profitability Ratios

	Use Today	Future Importance: Important	Future Importance: Not Important
Fee growth	77%	100%	0%
Expense growth	69	100	0
Profit margin	65	100	0
Product "income" to total trust "income"	60	92	8
Average account size	59	98	3
Asset growth	54	91	9
Fees to assets	33	82	18

TABLE 2
Personnel Productivity Ratios

	Use Today	Future Importance: Important	Future Importance: Not Important
Administrative account load	79%	92%	4%
New fee business per business development officer	69	100	0
Portfolio manager account load	60	87	13
Gross income per employee	59	96	4
Fee income per administrative officer	59	46	54
Net income per employee	56	100	0
Accounts opened per business development officer	39	70	30
Operations staff as a percentage of total staff	32	79	21

FIGURE 5
Incentive Compensation Programs



dian for assets administered ($2.5 billion) are shown separately. There was substantial disagreement between and among smaller and larger organizations.

Survey respondents chose profit margins as the best measure of comparison for both other business segments of the banking organization and other trust organizations. Profit contributions, however, also were considered very important in making these comparisons. While only about 58 percent of respondents actually used some measure of their contribution to their parent or host organization, almost 75 percent said that profit contributions should be used in making comparisons with other trust organizations. In response to another question, slightly more than 50 percent of respondents favored measuring trust performance by its relative contribution to the banking organization's earnings per share.

Trust organizations perform extremely well on average against internal competitors in those measures that should mean most to shareholders and executive managment, net income contribution, shareholder value contribution and return on investment. Those are the relevant measures for them and the industry. The trust industry should abandon its emphasis on pre-tax profit margins.

A majority of survey respondents measure product profitability in some way. An overwhelming majority believes that product profitability measures should be used. The only caveat is that organizations should balance the need for detail and frequency of product profitability information with the cost of maintaining an accurate system of measuring it. See Table 1.

Most survey respondents use some standard measure of personnel productivity, as shown in Table 2.

Over the last decade, the trust industry has begun to use incentive compensation programs and standard personnel performance measures. Research was conducted on trust and other industries in order to assess the use of incentive compensation and performance measures in the industry and to explore alternative approaches that may be useful for trust in the 1990's.

The 1989 BEI Golembe Trust Survey revealed that an overwhelming majority of trust organizations make use of incentive compensation programs, as illustrated in Figure 5.

As expected, incentive programs of-

(Continued on page 60)

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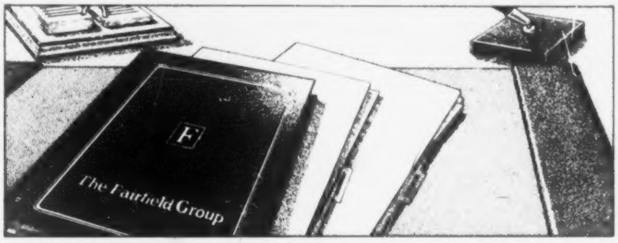

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MILLER

(From page 55)

in an area of intense exploration activity, particularly one where high volume production has already been found, and where the mineral interest is not already under lease.

Non-producing mineral interests in areas which have attracted little interest in the past, or where the geological data suggest little likelihood that commercial production will ever be established, will be valued at a very low multiple of whatever bonuses are currently being paid.

While there is great uncertainty connected with whether any particular mineral interest is going to generate revenue from bonus or delay rental payments, it is even more uncertain that any royalty income will ever be generated. Most new oil and gas leases are never drilled, and the majority of those that are drilled result in dry holes. Except for special situations, as where the tract in question is virtually surrounded by producing wells and the drilling of a well on your tract is imminent, it is just not very likely that production is going to be established.

That being the case, it normally is not appropriate to assign more than a nominal value to non-producing oil and gas interests as a result of their capacity to generate royalty income.

Summary

In summary, the fair market value of an oil and gas interest is a function of its anticipated capacity to produce cash flow. For producing properties too small to justify a detailed engineering study and for non-producing properties, detailed information must be developed in order to select an appropriate multiple of production or bonus income to estimate fair market value. The appropriate multiple will, in almost every case, be significantly lower than a multiple of earnings appropriate to securities or surface interests in real estate. ☐

Mary Miller is vice president of BEI Golembe, a financial consultant firm based in Atlanta. She recieved her J.D. at Capital University in Columbus, OH, and her B.A. at Clairmont Colleges in Clairmont CA. She is a member of the Georgia Bar Association and the Ohio Bar Association.

CASTLETON

(From page 32)

fered by respondents are more often available for higher positions in the organization. Most respondents (91 percent) indicate that they offer incentive compensation to the head of the trust organization, but the majority of institutions do not offer incentives for operations officers, investment research officers or support staff. As a consequence of greater competition for employees and greater specialization of functions, larger organizations are more likely to offer performance-based incentives to each category of staff.

In summary, everything we do creates and projects an image. We, as an industry, have the necessary components to emerge in the 1990's as leaders and capture the marketplace. However, we must educate our peers and our prospects. Maybe this begins with educating, or re-educating, ourselves. ☐

John Castleton is an independent oil and gas producer and consultant in Houston, Texas. He received his B.B.A. and J.D. degrees from The University of Texas at Austin.

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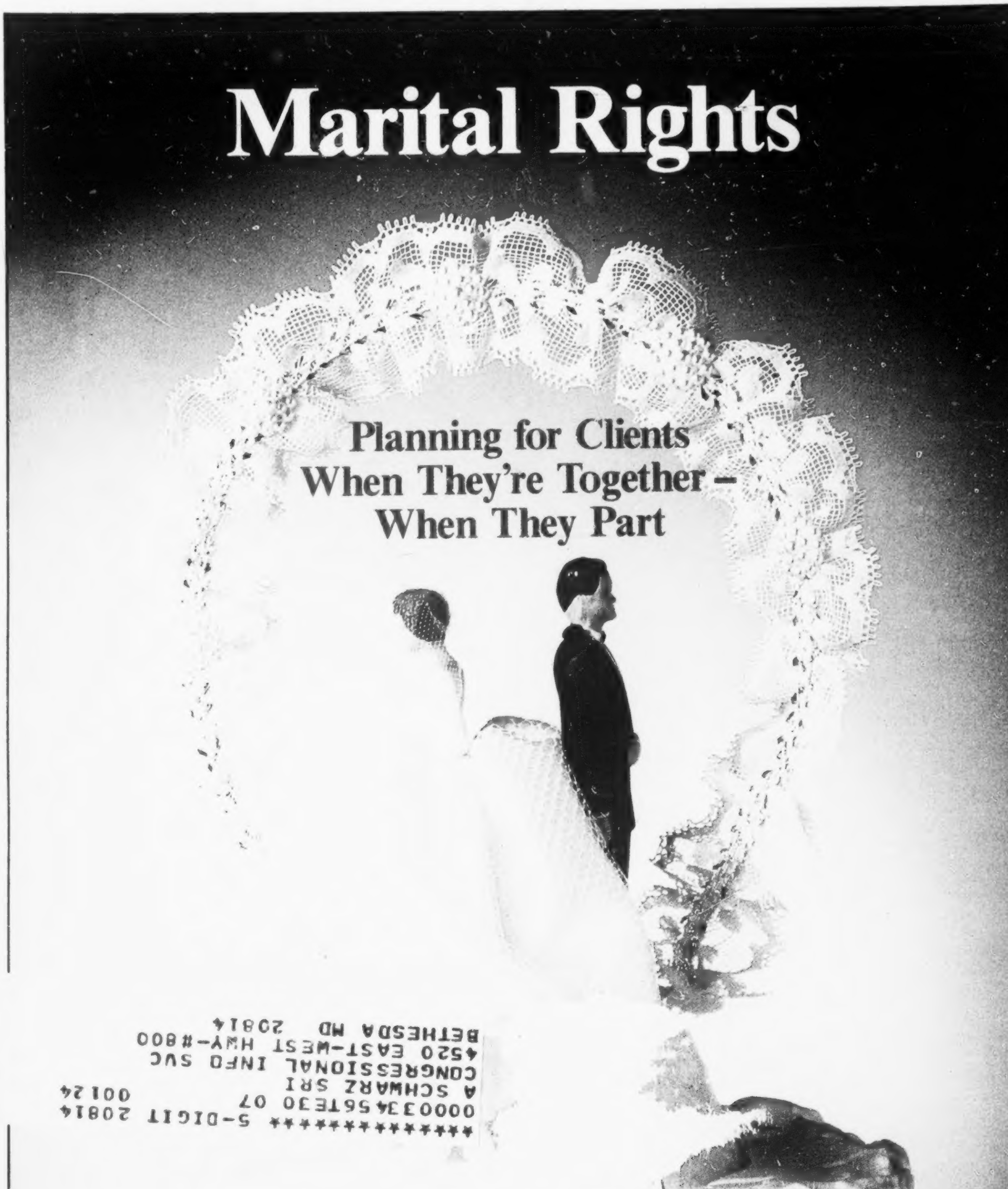

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The AMT For Fiduciaries: Problems Still Exist

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Volume 129, No. 7 Estate Planning and Administration Since 1904 JULY 1990

MARITAL RIGHTS

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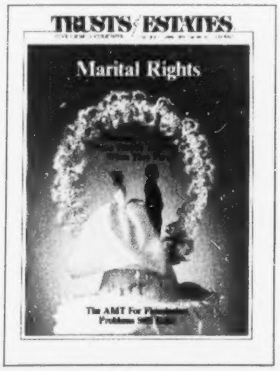

COVER

Effective planning must address all aspects of the marital scenario not only when a couple is together, but when divorce or death occurs. Photo by Jos. Palmieri, Dover, N.J.

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Commentary

Divorced Or Separated Clients Require Special Attention

It's a sad but true statement on life in the United States, but if your clientele reflects our society as a whole, it's a pretty safe bet that you can expect about half of your trusts and estates customers to come to you seeking some advise about their financial arrangements during a separation or divorce.

Protecting your client's assets and arranging a fair and equitable division of them is something that must be planned for early on, hence the proliferation of prenuptial and postnuptial agreements by not only wealthy but average clients.

This month we examine marital rights and some planning strategies that should be considered when divorce, death or a non-citizen spouse are factors in the planning equation.

Some strong reasons for prenuptial agreements are outlined by Sue Frunzi of Schulte, Roth & Zabel in New York. According to Ms. Frunzi, the advantages of prenuptial agreements are not limited to celebrity marriages and can provide certainty and protection to persons of lesser means as well as address issues which are not ordinarily considered in the context of many marriages, but which should be.

In their article, Howard and Martha Zaritsky of Zaritsky and Zaritsky in Fairfax, Vir. discuss the problems of the elective share. In the examination of this election, which may frustrate the deceased testator's best-laid estate plan, they consider the competing rights of the survivor in the deceased spouse's estate and the testator's desire to insulate his or her estate from the claims of the spouse.

Practical planning for the non-citizen spouse is the trust of the article by Henry Ziegler of Shearman & Sterling in New York. He discusses the considerable burden that has been placed upon the taxpayer family with a non-citizen spouse and the special problems associated with establishing a Qualified Domestic Trust. According to Mr. Ziegler, not every estate plan with a non-citizen spouse calls for QDT, but those that do require careful drafting and continued monitoring.

Also in this issue, Patrick Dorr of Oklahoma State University addresses ongoing problem with the Alternative Minimum Tax. ☐

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BPA

Law & Life Insurance

Many questions remain unanswered concerning the recent increase in the number of life insurance carrier insolvencies

By **BURKE A. CHRISTENSEN**
Vice President and General Counsel
American Society of CLU and ChFC
Bryn Mawr, Pa.

What is the liability of a life insurance producer to his client when the carrier becomes insolvent?[1] This has been largely an academic question for life agents, but a recent increase in the number of life insurance carrier insolvencies and a growing body of law which increases agent and broker liability to the insured has made it an issue of compelling current interest.

Consider Chart A which identifies the number of insolvencies involving multistate insurers which were recorded by the National Association of Insurance Commissioners. While there has been an increase in the rate of insolvencies for all carriers, the rate of increase in insolvencies among life and health carriers has been much higher than that of property casualty carriers.

According to Horn,[2] the precise number of insurer insolvencies in a given year is not always easy to determine. However, he concludes that from 1969 through 1986, there were at least 137 property-casualty carrier insolvencies. Fifty seven of these insolvencies occurred in 1984-1986. As Chart A indicates, there were at least 51 life and health carrier insolvencies, and 56 property/casualty carrier insolvencies, in the 40 months from January 1, 1987 to April 11, 1990.

Insurer insolvencies were the focus of a study by the U.S. House of Representatives Subcommittee on Oversight and Investigations. The Subcommittee's February, 1990 report, entitled "Failed Promises — Insurance Company Insolvencies," dealt primarily with property-casualty carriers, but concluded that the present state system for regulating the solvency of insurance companies is seriously deficient.

How do these insolvencies affect the producer? The general rule is that an agent cannot be held liable as a guarantor of the subsequent financial condition of the carriers he represents.[3] Agents are, nevertheless, required to use reasonable care in their business practices.[4] In fact, the Burkley-Bischoff article (cited in Footnote 1), concludes that an "agent therefore will be liable to the insured for losses due to carrier insolvency when he places a risk in a carrier which is insolvent, if the use of reasonable diligence would have revealed that fact." However, those authors indicate that the agent's duty of reasonable diligence "has been extended only to determining that the insurer is solvent at the time of placing insurance.

CHART A

Multi-State Carrier Insurance Insolvencies
1969-1990

	LIFE	P&C	TOTAL
1990 (1/1 to 4/11)	3	6	9
1989	27	16	43
1988	10	21	31
1987	11	13	24
1986	5	17	22
1985	2	21	23
1984	5	14	19
1983	11	4	15
1982	3	1	4
1981	0	3	3
1969-1980 annual avg.	.75	.25	1
1981-1989 annual avg.	8.22	12.22	20.44

Consequently, if a carrier becomes insolvent after the policy is issued, the subsequent insolvency does not impose liability on the agent."[5].

The relative importance to property-casualty producer's of determining a carrier's financial stability was revealed in a recent study of the insurer selection process.[6] A list of 17 potential factors was reviewed by a panel of insurance experts and reduced to the seven most important factors. The financial standing of the insurer was included in the short list.

What happens if the issuing carrier sells a block of business to a lower-rated carrier?

Upon a pre-study review by a panel of ten producers, the financial standing factor was dropped from the short list due to its consistently low evaluation by the respondents in the pretest. The factors which remained on the list related to product price, claims processing and service reputation, commissions and underwriting flexibility.

Perhaps the real question is not whether a carrier will become insolvent and leave insureds to sue their agents for the lost coverage. History clearly indicates that in the rare instance when a life insurer fails (only 27 in 1989 according to the NAIC, but as many as 41 according to other sources), the surviving companies will assume the guarantees promised by the failed carrier. In addition, the state guaranty funds or assessment systems are likely (but not guaranteed) to cover any remaining deficiencies.

But what is the result when a disappointed insured seeks compensation from the producer when the surviving carriers meet the guarantees but do not meet the projections of superior interest rate performance (for example) illustrated by the producer and the failed carrier? What happens if the issuing carrier sells a block of business to a lower-rated carrier? Does the insured have a right to the reputation and promised performance of the first carrier? The law has not yet provided answers to these questions. ☐

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FOOTNOTES

1. For a full discussion of the insolvency problem, see Ronald C. Horn, Insurance Agents' and Brokers' Liability for Insurer Insolvencies, published in 1987 by the CPCU-Harry J. Loman Foundation; Nash, Diane M., "Special Problems for Agents/Brokers Resulting from Insurance Company Insolvency" published in 1989 by the Torts and Insurance Practice Section of the American Bar Association; and Diane E. Burkley, JD and Carol Ann Bischoff, JD, Liability of Agents, Brokers and Intermediaries for Insurer Insolvency.

2. See Horn, Op. Cit., p. 5.

3. See, for example, *Williams-Berryman Ins. Co., Inc. v. Morphis*, 249 Ark. 786, 461 S.W. 2d 577 (Ark. 1971) and *Beckman v. Edwards*. 59 Wash. 411, 110 P.6 (Wash. 1910).

4. See *Marshel Investments, Inc. v. Cohen*, 6 Kan. App. 2d 672, 634 P. 2d 133 (Kan. Ct. App. 1981) and *Kane Food Sales, Inc. v. Cruz*, 199 Ill. App. 2d 102, 255 N.E. 2d 90 (Ill. App. Ct. 1970).

5. See Burkley-Biscoff article (footnote 38) and substantial cases cited therein. P.344-345.

6. Hardigee, Donald W. and Howe, Vince, The Insurer Selection Process by Independent Insurance Agents, The Journal of Insurance Issues and Practices, page 27ff., January, 1990, Vol. XIII, No. 1.

Burke A. Christensen, J.D., CLU, is vice president and general counsel of the American Society of CLU and ChFC, Bryn Mawr, Pa. He also maintains a private law practice in Pennsylvania.

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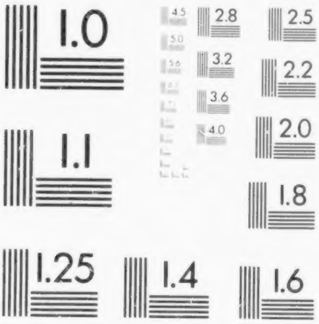
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New Directions In Trust Marketing

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Volume 129, No. 10 Estate Planning and Administration Since 1904 OCTOBER 1990

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TRUSTS ESTATES
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More On Selling A Closely Held Business

COVER

Demographics show that the expanding affluent market is opening up many new directions for creative trust marketing. Photo courtesy of Figgie International, Willoughby, OH.

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Commentary

Baby Boomers Have Created Wealth Of Opportunities For Planners

If you were in the trusts and estates business some 45 years ago and if you were very perceptive, you might have glimpsed the pot-of-gold at the end of the rainbow called "the baby boom," because that is when the tremendous growth in the affluent market and the potential which it holds for our business had its inception.

However, some back then were not so insightful. In fact, according to a January 1945 TRUSTS & ESTATES article by Towner Phelan, vice president of St. Louis Union Trust Company, pessimists believed "...when present fortunes have been redistributed through taxation, inheritance and losses, there will be no succeeding crop of new fortunes to replace them, and the trust institution, as the manager and conservator of invested wealth, is dying and on the way out."

We know differently today. We know that the flurry of births which began that year created a group of people that now has reached it prime earning age, creating its own wealth pool and its own set of opportunities for trusts and estates practitioners.

We start this month by characterizing this growing affluent market. John J. DeMarco, senior vice president and Kari Denner, research assistant of PSI in Tampa, Fla. discuss the changing demographics, where the money is coming from, where it is being invested, and what products and services this affluent group is using. They also discuss overall trust and investment management trends.

Following this introduction, we look at two new alternatives for marketing trust services. Robert G. Boehmer, assistant professor of legal studies at the University of Georgia discusses how to market to attorneys and CPAs. And, Bradley Johnson, vice president of Union Trust Company in New Haven, Conn., looks at the commercial lender as a forgotten source of personal trust business.

We also offer two case studies this month, the first one by Edwin B. Van Lynn, senior vice president and trust officer of United National Bank-North in Wheeling, W.Va., decribes how mutual funds helped their marketing efforts. The second case study is by Don Guice, senior vice president and trust officer of First City, Texas in Houston, and it details how improved technology helped them secure billions of dollars in assets previously held by the State of Texas. ☐

Michael S. Klim

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BPA

TRUST MARKETING

Examing Dramatic Growth In The Affluent Market

Dynamic changes in the affluent market affect product use and alternative investment strategies of expanding upscale clientele

By **JOHN J. DeMARCO**
Senior Vice President, PSI
and
KARI DENNER
Research Assistant, PSI

The affluent market is much more dynamic than other markets. Upscale consumers tend to be more aware of changing economic conditions, product/service offerings and alternative investment strategies. They tend to be among the first to change their use of products, services and providers. Because wealthy consumers provide such a large proportion of a financial institution's profits, identifying important trends in the affluent market and anticipating changes in affluent consumers' behavior and preferences is crucial.

In this article, we present information from PSI's continuing studies of the affluent market. About 2,000 affluent households were surveyed in 1983, 1985, 1987 and 1989. The comprehensive surveys detailed products and services used, balances and fees paid, planned product use, financial and investment institutions patronized, delivery preferences, financial and investment goals, and financial behavior.

Specifically, we examine the dramatic growth of the market as well as the changing nature of the affluent consumer. We then explore the implications of changes in their product use and changes in their financial preferences. Finally, we consider the personal trust business as a subset of a larger rapidly growing business — investment management.

One of the most important trends is simply the numbers of affluent consumers. Growth of the affluent market has been dramatic over the past six years. Using one definition of affluence, we find that in 1983, 9 percent of the 83.9 million U.S. households had attained affluent status. This proportion increased to 19.3 percent of the 92 million households in 1989. The total number of affluent households more than doubled in the past six years, from 7.4 million to 17.8 million.

No matter how affluence or wealth is defined, the affluent market has more than doubled (see Exhibit 1). Comparing similar benchmarks of affluence in 1983 and 1989, the chart illustrates the fact that not only is the affluent market as a whole growing at a consistently high rate, the rate of growth increases as we consider wealthier market seg-

EXHIBIT 1

No matter how you define affluence or wealth, the market has more than doubled during the 80s.

	Households*	Percent	% Increase (1983-1989)
1983 ($40,000+ Annual Income)	9.2 MM	10.8%	
1989 ($50,000+ Annual Income)	20.0 MM	21.8%	117%
1983 ($50,000+ Annual Income **or** $200,000+ Net Worth)	7.4 MM	9.0%	
1989 ($60,000+ Annual Income **or** $250,000+ Net Worth)	17.8 MM	19.8%	140%
1983 ($100,000+ Annual Income)	.73 MM	0.86%	
1989 ($120,000+ Annual Income)	2.9 MM	3.1%	296%
1983 ($1,000,000+ Net Worth)	.31 MM	0.36%	
1989 ($1,200,000+ Net Worth)	1.2 MM	1.3%	285%

Interpretive Note: Income and Net Worth categories are adjusted to account for inflation.
*Results are based on total number of U.S. Households in 1983 of 83.9 million and in 1989 of 92.0 million.

EXHIBIT 2

Contributions of Affluent and Non-Affluent Households

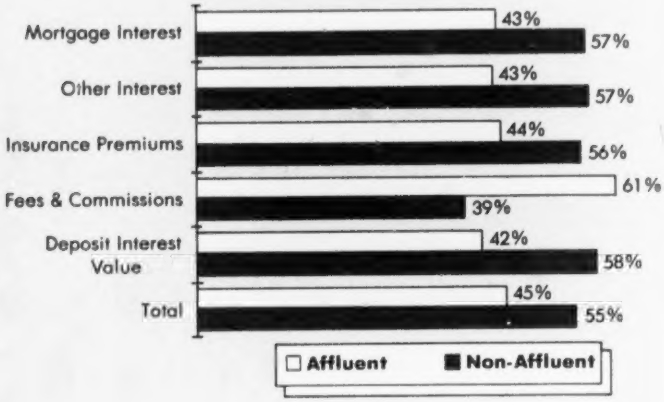


EXHIBIT 3

Demographic Characteristics

	1983	1989
Total Number of U.S. Households	83.9 million	92.0 million
Size of the Affluent Market	7.4 million	17.8 million
Percent of Total	9%	19.3%
Average Age	57	49
Average Total Household Income	$82,000	$103,000
Average Net Worth (not including the home)	$520,000	$556,000
Characteristic:		
Married Couples	92%	81%
With Dependent Children	46	49
Retired	23	18
Self-Employed	32	23
Occupation:		
Accountant	2	4
Attorney	6	3
Corporate Executive	21	6
Dentist/Physician	4	2
Business Owner	13	10
Middle Management	13	18
Sales	5	6
Educator	5	7
Other	31	44
Households with Two Employed	32	46
Region:		
Northeast	25	23
South	33	34
North Central	25	22
West	15	22

ments. As the 1980s were low inflation years, and both high-end and low-end affluent groups show sizable increases, the growth of the affluent market cannot be attributed to inflationary factors. Rather, growth in the size of the affluent market is due to a combination of four factors:

- The large "baby boom" age cohort (over 33 million households) reaching peak earning ages of 40-55;
- Many baby boomers are better educated and trained than their predecessors, thus having higher incomes;
- Increases in the number of two income households; and
- Macroeconomic trends which are resulting in greater concentrations of wealth at the upper end.

An implication of growth is that most markets now have a "critical mass" of affluent consumers which makes aggressive growth-oriented affluent programs viable in almost all financial institutions of any size. This enhances competition and requires, at the very least, defensive strategies to protect an organization's current affluent customer base. The affluent market's contribution to revenues and profit continues to grow as the size of the market grows. By PSI's estimates, the affluent market constitutes 19 percent of all households and provides 45 percent of aggregate financial services revenue (see Exhibit 2).

Changing Demographics

The affluent market is indeed changing (see Exhibit 3). This is apparent by looking at the demographic trends that have occurred during the past six years.

Consumers are achieving affluence at younger ages — the average age of affluent consumers has dropped from 57 in 1983 to 49 by 1989. However, we are not talking about millions of "instant millionaires." Newly affluent consumers tend to crowd the less wealthy segments of the affluent market. There is another important demographic trend that is key when developing marketing programs — the continuing trend towards double-income households. Between 1983 and 1989, those households in which the primary earner brings in 80 percent or more of the total household income dropped from 65 percent to 40 percent. Consequently, male and female household heads are sharing the financial decision-making process. Six years ago, slightly more than one-third of affluent households said they shared the financial decision making, compared to 50 percent in 1989. Also,

EXHIBIT 4

Household Assets

	1983	1989
Distribution of Assets		
Deposit Accounts	11%	18%
Investments	30	25
Home Equity	34	33
Investment Real Estate	15	18
Closely Held Businesses	10	6

*Insurance holdings not measured in 1983.

	Percent Who Have Average for Asset Holders	
Cash (Checking, Savings, MMDAs)	95% $29,700	98% $41,600
Insured Money Market	54% $36,500	65% $31,600
Money Market Funds	58% $35,000	28% $42,800
Balance in Full-Service Asset Management Accounts	NA	29% $56,000
Balance in Discount Brokerage Asset Management Accounts	NA	8% $44,300
Balance in Financial Instituion Asset Management Accounts	NA	23% $37,600
Stock/Bond Mutual Funds	41% $44,100	43% $70,700
Options/Futures	13% $28,900	4% $45,000
Stocks	78% $118,000	56% $74,200
Metals	18% $12,000	7% $21,600
Municipal Bonds	33% $75,600	13% $111,000
CDs	32% $25,800	51% $62,100
U.S. Government Securities	NA	23% $50,300
IRAs	69% $36,000	66% $30,200
Keogh Accounts	NA	8% $47,000
401 (K) Plans	NA	35% $38,400
Cash Value-Life Insurance	NA	76% $77,000
Cash Value-Annuities	NA	17% $50,000
Closely Held Businesses	27% $184,200	10% $277,000
Market Value of Investment Real Estate	51% $160,000	36% $232,000
Equity in Principal Residence	88% $203,500	94% $159,400
Household Net Worth (Not Including Principal Residence)	**$520,000**	**$556,000**

nearly one-third of affluent households had two people employed in 1983; this figure is almost half in 1989. The implication of this shift towards a two person decision-making household should mean a new challenge for financial institutions in their marketing efforts. The approach will become more complex as two decision makers must be targeted.

There have not been significant changes in the areas of employment and occupation during the six-year period analyzed. Segmenting the affluent market by occupation alone does not appear to be adequate when determining target groups. Indeed, no dominant occupation emerges. However, there have been some shifts within the categories that may serve as a benchmark. One of the more dramatic changes is the fact that those describing themselves as self-employed has dipped slightly from nearly one-third to less than one-fourth of the affluent market. Even more pronounced is the fact that just 6 percent of the affluent market consisted of corporate executives in 1989, compared with 21 percent in 1983. Currently, the highest concentration of occupations is in the middle management and business owners categories. The proportion of middle managers has grown 5 percent to 18 percent in 1989, but the next largest segment, business owners, dropped from 13 percent to 10 percent.

The composition of the affluent market has changed substantially due to the influx of 10.4 million new affluent households, resulting in a lower average age, lower net worth, and in some cases, lower levels of product use. One of the more obvious implications of this trend is an emphasis on products and bank programs that cater to this young, less wealthy segment of the affluent market. Mutual funds and "personal banking programs" (tiered private banking programs which include a "less intensive" level of service for young up-and-comers) are but two examples.

Where The Money Comes From

Not only is the affluent market itself growing, but the average income of affluent households has continued to grow as well from $82,000 in 1983 to $103,000 in 1989.

Salaries and Fees Affluent households received their income from a variety of sources, the largest from salaries and fees. The proportion of those receiving income from salaries and fees increased slightly from 83 percent to 86 percent. Also, during the six-year period, the average amount received by affluent households increased from $55,200 to $63,000.

Interest Most affluent households receive interest income (88.1 percent), although 6.7 percent more received it in 1983. In addition, the average amount of income received from interest has remained relatively constant, at $9,300. Those receiving dividend income is quite similar, as those affluent households receiving dividend income has dropped from 86.3 percent to 75.2 percent, although the average income dropped from $9,200 to $7,800.

Commissions and Bonuses Those receiving commissions and bonuses has decreased, from 36.2 percent to 29 percent, and the average amount has dipped slightly from $22,900 to $22,000.

Real Estate Income While the proportion of those receiving real estate income has dropped sharply from one-third to just over one-fifth, the average dollars received has increased from $12,700 to $14,400.

Royalties and Trusts Slighty more affluent consumers receive income from royalties and trusts; approximately 6 percent of affluent households received income from these sources. In addition, the average income received from both of these sources increased substantially from 1987 to 1989. Trust income rose 53 percent from $22,800 to $34,800, and income from royalties more than doubled from $6,400 to $15,200.

Examining where affluent consumers keep their money provides valuable insights into future financial behavior. Generally, there has been a shift since 1987 away from individual stocks and bonds. Affluent households are becoming more attracted to "safer" investments such as certificates of deposit, mutual funds and asset management accounts. These attitudes can be attributed to both a slowing economy, a lack in confidence in a resurgence of the economy, as well as a pronounced number of affluent baby boomers who are beginning to take a look at what their future needs may be as they look forward to retirement years.

The average net worth (see Exhibit 4) of affluent households has not kept pace with inflation during the past six years, increasing only 6.9 percent. Average net worth (excluding principal residence) for affluent households was $520,000 in 1983; in 1989, the average grew to $556,000. While more of the affluent market has equity in their principal residence, the average amount of equity they have has fallen about $44,000 over the past six years. This, of course, is explained by the number of newcomers obtaining affluent status at the low end, and the relatively younger age of the affluent market as a whole. They have not yet had time to build up their assets.

Where They Keep Their Money

The value of some assets has increased considerably. Examining those assets that have grown the most illustrates the point earlier that the affluent market as a whole has become more conservative in their financial holdings.

Deposit Accounts One example of increasing conservatism is that deposits in demand accounts have increased 40 percent during the past six years, having an average balance of $41,600 in 1989. Use of checking and savings accounts has remained fairly stable over time; yet, we do see a steady increase in the number of those affluent consumers using them. And while insured money market accounts are becoming more popular (65 percent compared to 53.6 percent in 1983), those interested in money market funds has dropped by almost twenty percent.

Asset Management Accounts There has been increased interest in discount brokerage asset management accounts and financial institution asset management accounts, although the value of these accounts has decreased slightly. In 1989, less than one in ten affluent households had asset management accounts with discount brokerages, with average balances of $44,300. In comparison, nearly one-fourth of affluent households had average balances of $37,600 in their asset management accounts at financial institutions.

Mutual Funds Those affluent households participating in stock/bond mutual funds saw their value grow substantially during the past six years. In 1983, the average was $44,100; in 1989, it escalated to $70,700, which reflects a 60 percent increase. Even so, the proportion of affluent households investing in mutual funds remained relatively constant.

CDs Reflecting the trend toward conservatism, the popularity of CDs has increased steadily over the past six years. Nearly one-third of the affluent market had CDs in 1983, compared to more than half in 1989. The average balance of these investments has more than doubled in 1989, to $62,100.

Personal Trust Accounts From 1987 to 1989, the proportion of affluent consumers holding trust accounts has increased from 18 percent to 26 percent. The average balance of these trusts has decreased in the same period of time, however. Those affluent households holding IRAs has remained constant, despite the restrictions placed on them in 1986. Keogh Accounts, 401Ks and annuities are not only invested in by more affluent households, but the average balances of these assets have increased as well.

Some asset holdings are not quite as popular in 1989 as they were in 1983, but the average value of these assets has grown considerably. Options and futures, precious metals and municipal bonds are some examples. This is especially true for those with an interest in a closely held business; the value of these investments doubled from $184,200 to $277,000. Similarly, those holding real estate investments dropped from one-half to just over one-third of the affluent market, but the average value of these holdings has increased.

Highlights of Services

Banking Products and Services The use of checking and savings accounts has remained stable. Use of CDs, as discussed in the previous section, has increased substantially. Affluent consumers with home equity loans more than doubled to 19 percent from 1987 to 1989. This is also reflected in an increase of interest payments affluent consumers are making on both home equity loans and second mortgages. Also, the proportion of affluent consumers using an unsecured credit line doubled (18 percent to 32 percent) in the same time period. There also seems to be a steady increase in the number of affluent consumers obtaining first mortgages, although those making mortgage interest payments has remained constant since 1983. This is not surprising considering the younger composition of the affluent market.

Advice and Information Services Interestingly, tax or financial planning and advice has decreased during the past six years. In 1983, slightly more than one-third of the affluent market used these services, but that proportion has been slashed in half to 15 percent in 1989. Use of tax preparation, however, has stayed relatively constant at 58 percent in 1989.

Investment Products

Brokerage and Asset Management Accounts The use of asset management accounts has almost doubled in the past six years, from 23 percent to 44 percent. While the use of these services has increased, more and more affluent consumers are using discount brokerage firms as opposed to full-service brokerage firms. In 1983, 19 percent used discount brokerage services, compared to 31 percent in 1989. These trends are also reflected in the perception of discount brokerage services, as it has received increasingly positive ratings in convenience, advice, service and personnel.

On the other hand, the proportion using full-service brokerage services has decreased steadily during the same period. In 1983, 68 percent used these services, compared with 40 percent in 1989. Overall, 58 percent of the affluent market believes full-service brokers provide high quality service, but in 1983, 72 percent felt this way.

Mutual Funds While the proportion of affluent consumers using mutual funds has remained at the same level during the past six years, patronage of mutual fund companies has climbed steadily. This trend reflects the positive image they have in the minds of affluent consumers in the categories described above: convenience, advice, service and personnel.

Retirement Accounts The use of retirement accounts has dropped slightly over the past few years, most likely due to saturation of the market and the restrictions placed upon the balances of these accounts due to tax reform.

Financial Attitudes and Practices The most noticeable trend over the past six years has been an increasing aversion to investment risk. We found that affluent consumers are more cautious now about making investments than they were in 1983. In 1983, 49 percent of the affluent market felt comfortable about using borrowed money to make investments, while only 24 percent felt this way in 1989. Only half of the affluent market indicate they are willing to take risks when making investments today, compared to 72 percent in 1983. This theme is prevailing throughout our findings. The high-flying atmosphere of the 1980s has begun to dissipate, and there seems to be more interest in a back to basics approach to handling finances. The analysis of asset shifts earlier is reflective of this sentiment.

There appears to be some increase in the attractiveness in financial services consolidation. In 1983, almost half of affluent households preferred to consolidate all their financial holdings at one institution. In 1989, 63 percent were interested in consolidation. And when they consolidate, the majority want one main financial advisor (70 percent).

Only a third claim to need very little financial advice when making major financial decisions. But those that have a relationship with a financial services professional are very loyal. Eight of 10 in 1989 would stay with their financial services professional who established a good working relationship, even if they switched institutions. In 1983, three-fourths of the affluent demonstrated this loyalty.

Financial Goals

Overall, the affluent market continues to strive for the same goals. Most affluent consumers do not want to fall below their current standard of living. A steadily increasing number want to at least double their wealth in the next five years and about a third want to achieve maximum wealth by retirement. Over half want to minimize taxes.

However, there are important differences regarding passing wealth on to the next generation. From 1983 to 1989, the proportion of affluents who feel it is important to use the money they earn for their own benefit and enjoyment has nearly tripled. They are less and less interested in leaving an estate for their heirs.

EXHIBIT 5

Recent Changes 1987-1989

	1987	1989
Percent of Households Using Trusts	23.4%*	26.0%
Number of Households Using Trusts	4.3 million	4.6 million
Average Trust Assets Per Household	$295,000	$309,000
Total Assets Under Management	$1,300 billion	$1,420 billion
Number of Households Using Trusts From Bank Trust Departments	1.6 million	2.0 million
Number of Households Using Trusts From Any Bank Unit	1.9 million	2.2 million
Number of Households Using Trusts From Non-Banks	2.4 million	2.4 million

*Excluding beneficiaries, 18.7% or 3.42 million affluent households used trusts in 1987.

Trends

We found that the non-trust investment management business is larger than the traditional personal trust business. And, while trust revenues are stable, investment management is growing. This trend is expected to accelerate, as the large number of affluent consumers, the baby boomers in particular, approach retirement, their assets will be at a maximum. They will seek the assistance of professionals to help them invest their assets, whether in the form of mutual funds, annuities, or — professionally managed portfolios which may include bank products such as CDs. Banks must begin positioning themselves now in order to capture a portion of this business. It will not be easy. The current image of banks does not include the role of investment manager, as the following findings will show.

Banks do have an impressive share of the trust business. In 1989, their share amounted to 46.8 percent. But looking at the share of the growing investment management business is only 8 percent. This contrast is magnified when looking at the revenue comparisons. In billions of dollars, trust revenue in 1989 was 10.3 billion, compared to 12.1 billion for investment management. Large investment management portfolios account for 8.7 billion in revenue, where the largest profits can be made.

Use of Trust Services The use of trust services has declined slowly from 35 percent in 1983, to just 26 percent in 1989. The affluent market for trust services has been very stable during the past several years; it has grown by only 300,000 households. There were 3.3 million affluent trust-using households in 1983, and there are now 4.6 million. The size of the trust market grew 39 percent over the past six years, 7 percent during the past four. The total affluent market, however, showed a 140 percent increase. Of all affluent households, 26 percent, or 4.6 million, use an average of 1.6 trust services; trust users have an average per household of $309,000 under management, or a total of $1,420 billion (see Exhibit 5). In order of popularity, affluent households use IRA rollover/KEOGH trusts, followed by testamentary trusts, living trusts, estate services and custody trusts, other types of trusts, and real estate management. The average assets are impressive. Testamentary trusts, with an average balance of $561,000 and total assets of $5,111 billion are the largest, followed by living trusts, with an average of $565,000, or a total in the affluent market of $461 billion. Custody trusts hold $289,000 on average, and the total assets are $163 billion. IRA Rollover/KEOGH have averages of $172,000, with total balances equally $198 billion. Other trusts average $155,000 with total assets of $67 billion. Real estate management was the smallest on the list, with an average balance of $121,000, and a total of $23 billion.

Market Penetration Market penetration of trust providers shows that banks still hold the lead when it comes to providing trust services. Of the 4.6 million affluent households that use trust services, 46.8 percent are customers of bank units, 7.0 percent are customers of "special bank units" and 41.8 percent are customers of bank trust departments. The other providers shares are as follows: brokerage firms — 31.6 percent, certified financial planners — 11.4 percent, investment firms — 16.4 percent, independent professionals — 17.7 percent, and mutual fund companies — 12.6 percent.

Decision Criteria When Choosing Trust Services Informative knowledgeable personnel is the single most important criteria affluent trust users would employ to select a trust provider were they to choose one today. It is also apparent from the pattern of responses that preservation of wealth and risk reduction are the paramount concerns of trust users. The stereotype of trust customers is rather accurate.

We predict neither growth nor decline in the trust industry in the short term, but the long term is less certain.

The majority of trust users indicated in their decision criteria ratings that the following were either extremely or very influential in choosing a trust provider: having an investment performance record, informative and knowledgeable personnel, safety of principal, institution stability, explanation of risks, and that the provider understands their objectives.

Implications for Trust Services All of the small growth in the use of trust services during the past two years has been enjoyed by banks; their share of the business has increased from 44 percent in 1987 to 49 percent in 1989. Bank trust departments have a larger proportion of bank trust business, 90 percent, now than they did in 1987. The trend we noticed in our 1983, 1985 and 1987 affluent market studies of private banking units or other affluent-oriented banks units supplanting or consolidating with traditional trust departments appears to have slowed down or stopped. It may be that most or all of those institutions that are amendable to consolidation have already done so, leaving a core of trust departments with no plans to change.

We predict neither growth nor decline in the trust industry in the short term, but the long term is less certain. Trusts, as a form of investment management, appeal to a small number of conservative wealthy consumers. In the rapidly growing affluent market of the 1980s, the trust industry has been able to attract more new trust customers than have been lost by a small margin. As the growth of the affluent market levels off, we do not believe that trust providers will be able to attract as many new trust customers as they lose.

EXHIBIT 6

The Market for Investment Management Services

The Use of (Non-Trust) Investment Management Services

64% of 17.8 million affluent households, 11.4 million, use investment management (IM) services; IM user households have an average of $248,000 under management, a total of $2,826 billion

Type	%	Households	Average Assets	Total Assets	% of All Assets
Money Market Mgmt.	38	4.3 million	$75,000	$325 billion	11.5
Stock Portfolio	28	3.2 million	$131,000	$418 billion	14.5
Tax Exempt				$222 billion	7.9
Bond Port.	15	1.7 million	$130,000		
Bond Portfolio	10	1.1 million	$99,000	$109 billion	3.9
Mutual Funds	74	8.4 million	$71,000	$596 billion	21.1
CD Management	16	1.8 million	$75,000	$137 billion	4.8
IRA	52	5.9 million	$76,000	$450 billion	15.9
KEOGH	11	1.2 million	$92,000	$115 billion	4.1
Mixed Portfolio	22	2.5 million	$181,000	$454 billion	16.1
All Types	100	11.4 million	$248,000	$2,826 billion	100.0

Investment Management

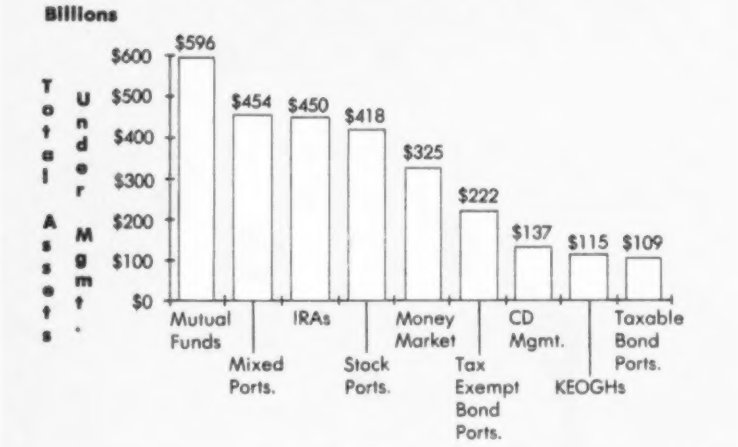
Demographically, trust users and large investment management (IM) account prospects are quite similar. They are both older, wealthier and more traditional in life style than IM users as a group or the affluent market as a whole. The most important distinctions between the two groups are their attitudes toward banks and bank trust departments. Understandably, trust users have higher opinions of bank trust departments than large IM account prospects (but not that high — only 33 percent rated them as good or excellent sources of investment advice). Large IM account prospects have higher opinions of "special bank" units (how we described private banking units to our survey respondents) than they do of trust departments and these are the units that should target them. However, banks are at a disadvantage in that brokerage firms and mutual fund companies are thought to be much better providers of investment services.

Presently, the market for investment management services totals $2,826 billion, with an average of $248,000 under management (see Exhibit 6). As the chart illustrates, mutual funds dominate both in the number of affluent households that have them and as a proportion of all assets. Following mutual funds, affluent households seek management of their retirement accounts and their mixed and stock portfolios. On average, the mixed portfolio has the highest average balance, at $181,000 (see Exhibit 7).

Full-service brokerage firms have been successful in keeping the affluent as customers, although they have not been as successful in attracting younger customers who have recently entered the market. Mutual fund companies have clearly been winners in the contest for affluent customers investment dollars. While banks certainly do have a respectable share of the investment management pie, banks can do better in attracting investment management customers with highly regarded professionals (see Exhibit 8).

EXHIBIT 7

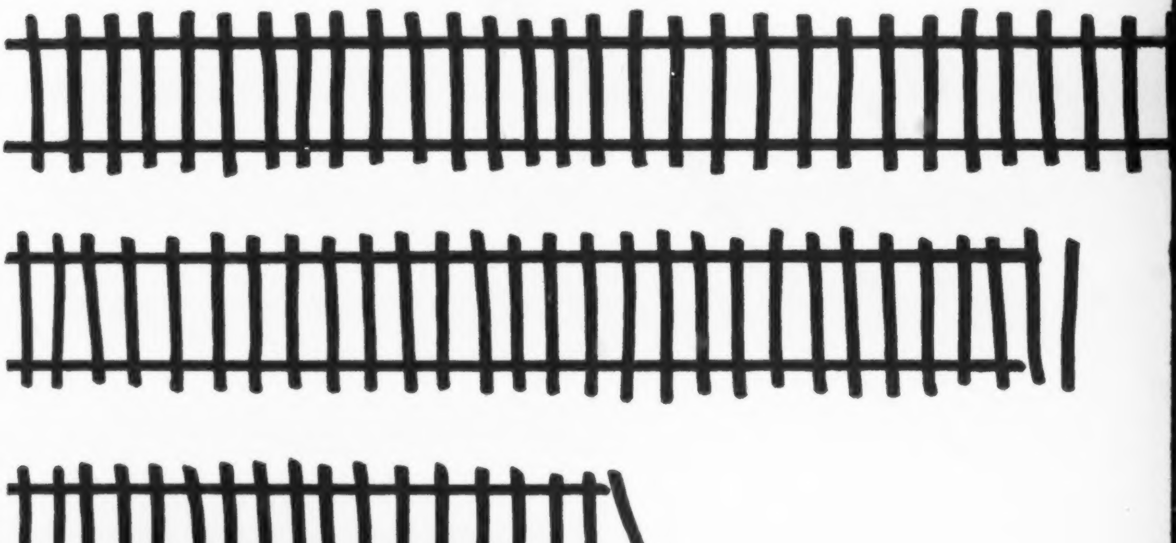
Types of Investment Management Services Used



Summary

- There are more affluent consumers today, and they tend to be younger and less affluent than their predecessors, but are making more money in terms of salaries and fees.
- The affluent market of today is still much like the affluent market of yesterday in terms of their beliefs and financial goals. However, they seem to be becoming more conservative, and attracted to the idea of one primary institution.
- There are more households with two income earners and more households who share in the financial decision-making process. There are also fewer households where one person brings home more than 80 percent of the income.
- They continue to behave similarly to past affluent consumers in their purchasing behavior of "staple" financial products such as depository and investment products, while shifting their use of credit away from traditional credit cards and loans to higher use of second

For Survivorship Life,



mortgages and home equity lines of credit.

- When we look at provider patronage, we find that affluent consumers are using full-service brokerage firms and independent professionals less often, as they have lost some ground in the eyes of the affluent consumer in terms of their ability to provide good service and advice and offer qualified personnel to assist the affluent consumer in making investment decisions. They are turning to mutual fund companies and discount brokerage firms more, and they are becoming more satisfied with the services they offer.
- They use less borrowed money for investments or take calculated risks when investing. More affluent consumers want to use their money for personal enjoyment, less want to leave an estate for their heirs, but they still feel it necessary to provide a good education for their children.
- The affluent trust market has been characterized by stability as has the position of banks as trust providers. This is not going to change quickly. Investment management, on the other hand, is growing and is dominated by investment companies. □

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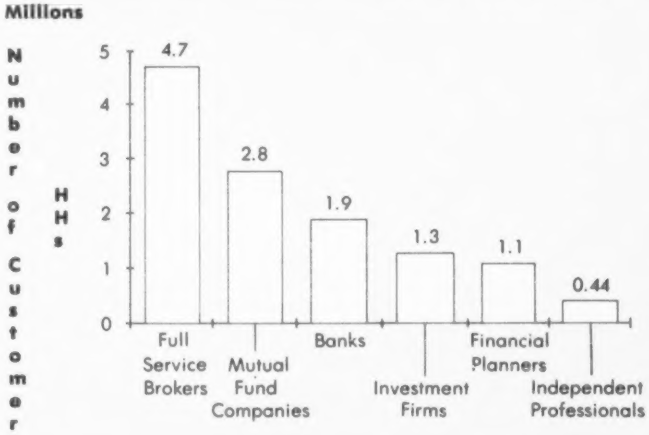
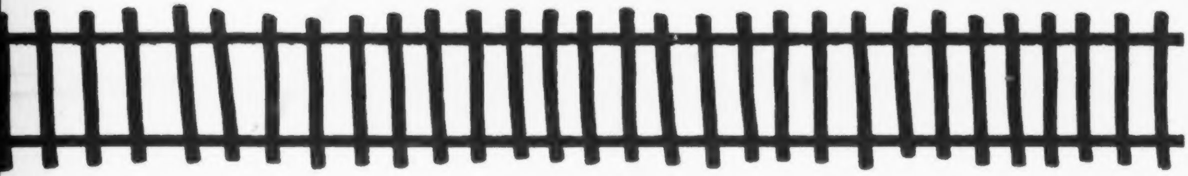
EXHIBIT 8

Investment Management Providers' Market Penetration



go with a track record.



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